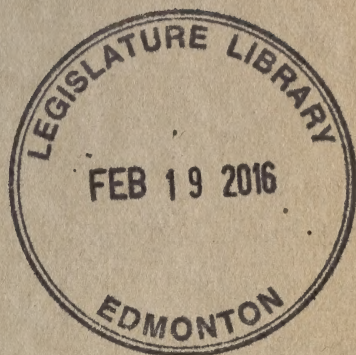
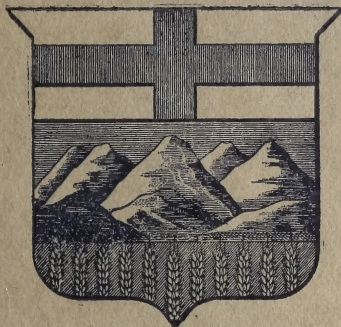


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BUSINESS OF 1918

ANNUAL REPORT

Superintendent of
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Alberta

TREASURY DEPARTMENT

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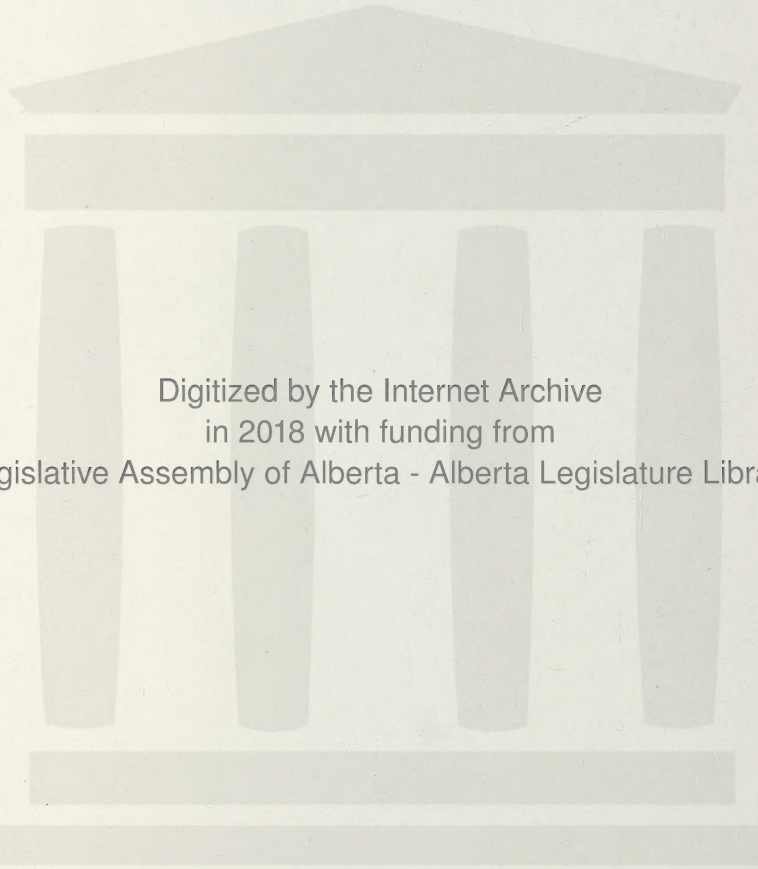
1918 ANNUAL REPORT

SUPERINTENDENT OF INSURANCE
ALBERTA
TREASURY DEPARTMENT

Printed by the Direction of
HONOURABLE C. R. MITCHELL, PROVINCIAL TREASURER



EDMONTON :
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1919



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CONTENTS

STATEMENTS OF COMPANIES.

Joint Stock—	Page
Alberta Life and Accident Insurance Co.	7
British Crown Hail Underwriters	9
Canada Security Assurance Company	11
Continental Fire Insurance Company	13
Farmers' Fire & Hail Insurance Company	16
Great North Insurance Company	18
Merchants and Traders' Assurance Co.	21
National Plate Glass Insurance Company	23
Policy Holders' Mutual Life Insurance Co.	25
Union Casualty Company	27
United Assurance Company	30
Western Empire Life Assurance Company	32
Mutual—	
Retail Lumberman's Mutual Fire Insurance Co.	34
Lacombe Farmers' Mutual Fire Insurance Co.	36
Milk River Mutual Fire Insurance Company	39
German Mutual Fire Insurance Company	41
Wawanesa Mutual Insurance Company	43
Western Mutual Fire Insurance Company	46
Returns of Fraternal Societies	49

MISCELLANEOUS.

Tables of Premiums and Losses in Alberta, 1918—	
Fire Insurance	50
Life Insurance	52
Hail Insurance	53
Accident and Sickness Insurance	54
Automobile Insurance	55
Plate Glass Insurance	56
Employers' Liability Insurance	56
Guarantee Insurance	57
Tornado	57
Sprinkler Leakage	57
Inland Marine and Transportation	57
Burglary	58
Steam Boiler	58
Live Stock Insurance	58
Explosion	58
Investments in Alberta, Life Companies	59
List of Registered Companies with Chief Agents in Alberta	60
List of Underwriters' Agencies	69

Provincial Treasurer :

HON. C. R. MITCHELL.

Superintendent of Insurance :

W. V. NEWSON.

Deputy Superintendent of Insurance :

R. L. NICOLSON.

PROVINCE OF ALBERTA,

TREASURY DEPARTMENT,

EDMONTON, JULY 26TH, 1919.

TO THE HONOURABLE C. R. MITCHELL,

Provincial Treasurer of Alberta,

Edmonton, Alberta.

SIR,—I have the honour to submit the Sixth Annual Report of the Insurance Department, covering the year ended December 31st, 1918, including the returns made by the various insurance companies and friendly societies registered under the provisions of The Alberta Insurance Act for the above mentioned period.

On December 31st, 1918, there were twenty-nine Provincial and Foreign Companies (not Dominion Licensees) registered. These are classed as follows:

Companies doing—

Fire Insurance only -----	1
Life Insurance -----	2
Fire and other classes -----	5
Accident, Casualty & Guarantee -----	2
Hail Insurance -----	2
Plate Glass Insurance -----	1
Mutual Insurance -----	6
Fraternal Associations -----	10
Total -----	29

SINCE JANUARY 1ST, 1919, THE FOLLOWING PROVINCIAL AND FOREIGN COMPANIES WERE ADMITTED FOR REGISTRATION:

Fifty-Fifty Mutual Hail Insurance Company.
Canadian Indemnity Company.
Canada National Underwriters of Union Casualty.

Since January 1st, 1919, the Farmers' Mutual Fire Insurance Company of Edmonton, having suffered heavy losses, was obliged to discontinue business and was placed in liquidation. John F. Sells, C.A., Edmonton, has been appointed temporary liquidator.

THE FOLLOWING SPECIAL BROKERS WERE LICENSED IN 1918:

J. Rainton Smith, Winnipeg.
G. E. H. Smith, Edmonton.
J. C. Campbell, Calgary.

On December 31st, 1918, there were one hundred and forty-eight Insurance Corporations (Dominion Licensees) registered under The Alberta Insurance Act. These are classified as follows:

Companies doing—

Fire and Life Insurance -----	2
Life Insurance only -----	27
Life and Accident Insurance -----	1
Fire Insurance only -----	44
Fire and other classes -----	47
Accident, Casualty & Guarantee -----	15
Steam-boiler -----	1
Hail -----	1
Guarantee -----	2
Automobile -----	1
Live Stock -----	1
Plate Glass -----	3
Fraternal Societies -----	4
	<hr/>
	148

SINCE JANUARY 1ST, 1919, THE FOLLOWING COMPANIES HOLDING
DOMINION LICENSES HAVE RETIRED:

Saskatchewan Life Insurance Company (withdrawn).

SINCE JANUARY 1ST, 1919, THE FOLLOWING COMPANIES HOLDING
DOMINION LICENSES HAVE BEEN ADMITTED
FOR REGISTRATION:

Fire Insurance Company of Canada.
Merchants' Fire Assurance Corporation of New York.
Scottish Metropolitan Assurance Company, Limited.
Newark Fire Insurance Company.
Western Casualty Company of Colorado.
Federal Insurance Company of New Jersey.
Stuyvesant Insurance Company.
Girard Fire & Marine Insurance Company.
New Jersey Insurance Company of Newark, N.J.

Underwriters:

Canada National Underwriters of Union Casualty Company.

The reports of Provincial and Foreign Companies are set forth in detail. Tables are also appended showing the premiums and losses in various classes of insurance undertaken in the Province; also the investment of the various companies and amounts written and at risk in the Province.

I have the honour to be, Sir,

Your obedient servant,

W. V. NEWSON,

Superintendent of Insurance.

ALBERTA LIFE & ACCIDENT INSURANCE COMPANY, LTD.

HEAD OFFICE: CALGARY.

Registered in Alberta for Accident & Sickness Insurance.

Officers.

H. O. Simpson, Vice-President ----- Big Valley, Alta.
 Dr. John Ferguson, Medical Director ----- Calgary, Alta.
 J. C. C. Spence, Managing Director ----- Calgary, Alta.

Directors.

Wesley Clement. J. C. C. Spence.
 H. O. Simpson. Dr. John Ferguson.

Amount deposited with Government of Alberta ----- \$10,000.00

Authorized Capital ----- \$1,000,000.00
 Amount Subscribed ----- 231,950.00
 Amount Paid Up ----- 31,212.50

STATEMENT OF THE COMPANY AS AT DECEMBER 31ST, 1918.

Assets.

Cash value of stocks and bonds ----- \$13,500.00
 Cash in Banks ----- 1,260.14
 Bills receivable less than one year overdue ----- 2,084.32
 Interest accrued and unpaid ----- 55.00
 Agents' balances ----- 395.87
 Real estate ----- 9,000.00
 Office furniture and fixtures ----- 1,500.00
 Calls on capital stock in course of collection ----- 200.00
 Other assets ----- 2,557.14

 \$30,552.47

Liabilities.

Reserve of unearned premiums on all outstanding risks -- \$ 3,940.28

Receipts.

Net cash received during the year for premiums ----- \$19,657.23
 Cash received for interest ----- 475.05
 Cash received for calls on capital stock ----- 55.00
 Cash received from all other sources ----- 180.13

 \$20,267.41

Expenditure.

Expenses of Management:

Cash paid for commissions -----	\$ 3,362.74
Cash paid for fuel and light -----	20.88
Cash paid for interest, discount and exchange -----	49.20
Cash paid for statutory assessment and license fees--	428.50
Cash paid for travelling expenses -----	154.30
Cash paid for rent and taxes -----	1,011.49
Cash paid for salaries, directors and auditors' fees--	5,716.70
Cash paid for printing, stationery and advertising--	364.95
Cash paid for postage, telegrams and express -----	540.48
Cash paid for other expenses -----	57.00

Total expenses of management -----\$11,706.24

Miscellaneous Payments:

Amount paid during the year for losses -----	\$ 3,819.94
Amount of all other expenditure -----	758.20
Cash paid for bonds, debentures and other securities (not extended) -----	\$5,141.08

Total expenditure -----\$16,284.38

BRITISH CROWN HAIL UNDERWRITERS, LIMITED.

HEAD OFFICE: REGINA, SASK.

Commenced business, February, 1918.

Registered in Alberta for Hail Insurance.

Officers.

D. W. McLennan, President	-----	London, Eng.
J. H. Riddel, Vice-President	-----	Toronto, Ont.
W. A. Smart, Manager	-----	Regina, Sask.

Directors.

D. W. McLennan.	W. J. Rattray.
J. H. Riddel.	A. McKay.

Amount deposited with Government of Alberta	-----	\$20,000.00
---	-------	-------------

Authorized Capital	-----	\$500,000.00
Amount Subscribed	-----	200,000.00
Amount Paid Up	-----	35,000.00

STATEMENT OF THE COMPANY AS AT DECEMBER 31st, 1918.

Assets.

Cash value of stocks, bonds and debentures	-----	\$60,300.00
Cash on hand at head office	-----	84.19
Cash on deposit in Chartered Banks	-----	13,095.42
Bills receivable less than one year overdue	-----	16,423.51
Interest due and accrued	-----	460.00
Office furniture, fixtures and automobiles	-----	4,495.19
Amount of all other assets	-----	3,610.00
Total	-----	98,468.31
Amount deducted for bad and doubtful debts and items not admitted	-----	5,436.00
Total assets	-----	<u>\$93,032.31</u>

Liabilities.

Accrued taxes	-----	\$ 1,547.71
Commissions due	-----	44.23
Amount of all other liabilities	-----	3,500.00
Total liabilities	-----	5,091.94
Capital Stock	-----	35,000.00
		<u>\$40,091.94</u>
Excess of assets over such total	-----	<u>\$52,490.37</u>

Receipts.

Net cash received for premiums -----	\$133,097.31
Cash received for interest -----	1,932.58
Cash received for calls on capital stock -----	35,000.00
Cash received from all other sources -----	5,525.21
	<hr/>
Total receipts -----	<u>\$175,555.10</u>

Expenditure.

Expenses of Management:

Cash paid for commission, salaries and bonus -----	\$ 20,492.69
Cash paid for investigation and adjustment of claims -----	3,465.20
Cash paid for interest, discount and exchange -----	265.87
Cash paid for statutory assessment and license fees--	410.00
Cash paid for travelling expenses -----	4,507.45
Cash paid for rent and taxes -----	1,441.04
Cash paid for salaries, directors and auditors' fees--	13,746.14
Cash paid for printing, stationery and advertising--	2,911.81
Cash paid for postage, telegrams and express -----	1,063.49
Cash paid for other expenses -----	2,847.36
	<hr/>
Total expenses of management -----	51,151.05

Miscellaneous Payments:

Net amount paid for losses -----	42,435.79
Cash paid for automobiles -----	2,550.00
Cash paid for other expenses -----	5,926.45
Cash paid, War Loan, \$60,037.20; other securities \$300.00 (not extended)	

Total expenditure -----	<u>\$102,063.29</u>
-------------------------	---------------------

RETURNS FOR ALBERTA.

Assets in Alberta -----	\$ 26,274.89
Liabilities in Alberta -----	760.53
Premiums received in Alberta -----	83,413.26
Losses paid in Alberta -----	13,327.74
Amount deposited with the Government of Alberta ----	20,000.00

THE CANADA SECURITY ASSURANCE COMPANY.

HEAD OFFICE: CALGARY.

Commenced business 1913.

Registered in Alberta for Hail Insurance
(and Fire Insurance in 1919).*Officers.*

Parker R. Reed, President	-----	Didsbury
T. B. Redding, Vice-President	-----	Calgary
E. M. Whitley, Secretary	-----	Calgary
M. A. McGee, Treasurer	-----	Calgary

Directors.

P. R. Reed.	E. M. Whitley.
T. B. Redding.	J. G. Redding.
B. Teskey.	

Amount deposited with the Government of Alberta-----\$10,000.00

Authorized Capital	-----	\$500,000.00
Amount Subscribed	-----	200,000.00
Amount Paid Up	-----	30,000.00

STATEMENT FOR THE YEAR ENDING DECEMBER 31ST, 1918.

Assets.

Cash value of stocks, debentures and securities	-----	\$119,404.46
Cash on deposit to the company's credit and not drawn against on December 31st, 1918, in Chartered Banks	-----	30,717.97
Agents' balances and premiums uncollected (net commis- sion deducted)	-----	1,727.17
Interest due or accrued and unpaid	-----	1,192.03
		<hr/>
		153,041.63
Deducted on account of bad and doubtful debts and premium notes	-----	1,000.00
		<hr/>
Total admitted assets	-----	<u>\$152,041.63</u>

Non-admitted assets:

Bills receivable more than one year overdue (not extended)	-----	\$10,674.19
---	-------	-------------

Liabilities.

Amount of claims in suspense -----	\$ 467.27
Reserve for unpaid taxes not due -----	8,960.53
Total liabilities -----	9,427.80
Capital stock paid up -----	30,000.00
Total of liabilities and paid-up capital -----	39,427.80
Excess of assets over such total -----	<u>\$112,613.83</u>

Receipts.

Net cash received for premiums during the year -----	\$242,668.34
Cash received for interest -----	5,212.77
Cash received for reinsurance commissions -----	21,537.02
Total receipts -----	<u>\$269,418.13</u>

Expenditure.

Expenses for Management:

Cash paid to agents for commission, salaries and bonus	\$79,865.71
Cash paid for law costs -----	610.05
Cash paid for fuel and light -----	29.73
Cash paid for investigation and adjustment of claims	7,502.24
Interest, discount and exchange -----	218.46
Cash paid for travelling expenses -----	4,798.10
Cash paid for rent and taxes -----	904.70
Cash paid for salaries, directors and auditors' fees--	20,984.73
Cash paid for printing, stationery and advertising ---	2,763.74
Cash paid for postage, telegrams and express -----	1,880.58
Cash paid for collection expenses -----	2,377.01
Cash paid for statutory assessment and license fees--	12,676.38
Cash paid for all other expenses -----	2,769.55
Total expenses of management -----	<u>\$137,380.98</u>

Miscellaneous Payments:

Net amount paid for losses occurring in previous years -----	3,532.73
Net amount paid during the year for losses -----	64,391.90
Cash paid for debentures and other securities (not extended) -----	\$66,975.37
Total expenditure -----	<u>\$205,305.61</u>

CONTINENTAL FIRE INSURANCE COMPANY OF WINNIPEG.

HEAD OFFICE: WINNIPEG, MANITOBA.

Commenced business October 26th, 1909.

Registered in Alberta for Fire Insurance.

Officers.

M. J. A. M. de la Giclais, President	-----	Winnipeg, Man.
W. F. Hull, Vice-President	-----	Winnipeg, Man.
W. E. Hawkins, Managing-Director	-----	Winnipeg, Man.

Directors.

M. J. A. M. de la Giclais.	W. F. Hull.
Joseph Lecomte.	J. A. Marion.
H. Chevrier.	T. J. Langford.
W. E. Hawkins.	L. de Galember.

Amount deposited with the Government of Alberta	-----	\$20,000.00
---	-------	-------------

Authorized Capital	-----	\$500,000.00
Amount Subscribed	-----	442,700.00
Amount Paid Up	-----	55,337.50

STATEMENT FOR THE YEAR ENDING DECEMBER 31ST, 1918.

Assets.

Cash value (excluding interest and dividends) of stock, shares, bonds, debentures and securities	-----	\$ 65,971.72
Actual cash on hand at head office	-----	9.11
Cash on deposit and not drawn against on December 31st, 1918, in Chartered Banks	-----	12,043.32
Agents' balances and premiums uncollected	-----	6,554.57
Accounts receivable	-----	1,066.78
Interest due or accrued and unpaid	-----	2,045.70
Inspectors' advances	-----	551.50
Amount of all other assets	-----	1,959.75
		<hr/>
		\$ 90,202.45
Amount deducted from above assets on account of bad and doubtful debts and items not admitted	-----	575.17
		<hr/>
		\$ 89,627.28

Liabilities.

Claims or losses adjusted, remaining unpaid at December 31st, 1918 -----	\$ 3,410.18
Total reserve or unearned premiums for all outstanding risks -----	21,380.30
Amount of all other liabilities -----	6,639.75
Total amount of liabilities -----	31,430.23
Capital stock paid up -----	55,337.50
Total liabilities and paid-up capital -----	86,767.73
Excess of assets over such total -----	\$ 2,859.55

Receipts.

Net premiums received in cash -----	\$ 46,351.81
Cash received for interest -----	3,777.67
Cash received from all other sources -----	110.00
Cash received for bonds, debentures, etc., (not extended) -----	\$3,533.36
	<u>\$ 50,239.48</u>

Expenditure:

Expenses of Management:

Cash paid to agents for commission, salaries and bonuses -----	\$ 8,240.91
Cash paid for law costs -----	26.20
Cash paid interest, discount and exchange -----	173.06
Cash paid statutory assessment and license fees -----	1,777.58
Cash paid travelling expenses -----	1,501.56
Cash paid rent and taxes -----	600.00
Cash paid salaries, directors and auditors' fees -----	5,474.55
Cash paid printing, stationery and advertising -----	661.03
Cash paid postage, telegrams and express -----	349.43
Cash paid other expenses -----	1,417.14
Total expenses of management -----	\$ 20,221.46

Miscellaneous Payments:

Net amount paid during the year for losses occurring previous to 1918 -----	\$ 2,725.10
Net amount paid for losses occurring during 1918 -----	23,309.81
Cash paid for debentures, mortgages and other securities (not extended) -----	\$2,979.50
Cash paid for expenditure other than the foregoing -----	2,498.16
	<u>\$48,754.53</u>

RETURNS FOR ALBERTA.

Assets in Alberta -----	\$	20,508.21
Liabilities in Alberta -----		5,542.75
Premiums received in Alberta -----		14,965.98
Losses paid in Alberta -----		4,714.84
Net amount at risk in Alberta -----		426,603.96
Value of securities deposited with the Government ----		20,000.00
Total amount at risk of the Company -----		2,286,730.74

THE FARMERS' FIRE & HAIL INSURANCE COMPANY.

HEAD OFFICE: CALGARY, ALBERTA.

Commenced business, 1917.

Registered in Alberta for Fire and Hail Insurance.

Officers.

A. J. H. Donahoe, President	Foremost, Alta
M. L. Mundy, Vice-President	Carmangay, Alta.
G. F. Bletcher, Secretary-Treasurer	Lethbridge, Alta.
M. P. Johnston, Managing Director	Calgary, Alta.

Directors.

A. J. H. Donahoe.	M. L. Mundy.
M. P. Johnston.	A. N. Kessler.
C. E. Prosser.	

Amount deposited with the Government of Alberta-----\$10,000.00

Authorized Capital	\$500,000.00
Amount Subscribed	310,200.00
Amount Paid Up	75,437.50

STATEMENT OF THE COMPANY FOR THE YEAR ENDING DECEMBER 31ST, 1918.

Assets.

Cash value of stocks, bonds, debentures, etc.	\$ 52,511.66
Cash on hand at head office	250.94
Cash in Banks to the Company's credit	3,999.99
Bills receivable less than one year overdue	8,912.81
Agents' balances and premiums uncollected	1,793.43
Interest due and accrued	275.00
Calls on capital stock in course of collection	3,587.50
Statutory assessment and license fees prepaid	740.00
Office furniture, stationery and supplies	670.25
Other assets	2,527.00

Total admitted assets -----\$ 75,068.58

Non-admitted assets: Charter and organization expenses -----\$19,000.00
 Bills receivable one year or more over-due ----- 2,048.78

\$21,048.78

Liabilities.

Claims adjusted and unpaid -----	\$ 750.00
Unearned premium reserve on fire risks -----	3,526.50
Reserve for account not due -----	763.92
Amount of all other liabilities -----	2,532.29
	<hr/>
Total of liabilities -----	\$ 7,572.71
	<hr/>

Receipts.

Net cash received during the year for premiums -----	\$ 49,679.59
Cash received for interest -----	2,972.21
Cash received for premium on stock -----	525.00
Cash received for calls on capital stock -----	5,912.50
Cash received for loans -----	10,000.00
Cash received for debentures and other securities (not extended) -----	\$10,000.00
	<hr/>
Total receipts -----	\$ 69,089.30
	<hr/>

Expenditure.

Expenses of Management:

Cash paid agents for commissions -----	\$ 10,856.42
Cash paid automobile expenses -----	286.85
Cash paid law costs -----	499.92
Cash paid investigation and adjustment of claims --	407.20
Cash paid interest, discount and exchange -----	247.01
Cash paid statutory assessment and license fees ----	2,095.67
Cash paid travelling expenses -----	6,121.21
Cash paid rent -----	500.00
Cash paid salaries, directors' and auditors' fees ----	13,227.72
Cash paid printing, stationery and advertising ----	1,119.45
Cash paid postage, telegrams and express -----	716.06
Cash paid other expenses -----	422.86
	<hr/>
	\$ 36,500.37

Miscellaneous Payments:

Net amount paid for losses occurring in previous years -----	\$ 1,455.90
Net amount paid for losses occurring in 1918 -----	13,446.53
Repayment of loans -----	10,000.00
Cash paid for bonds and debentures (not extend- ed) -----	\$20,211.66
Cash paid for other expenses -----	2,260.15
	<hr/>
Total expenditure -----	\$ 63,662.95
	<hr/>

GREAT NORTH INSURANCE COMPANY.

HEAD OFFICE: CALGARY.

Commenced Business November 1st, 1912.

Registered in Alberta for Fire, Hail, and Live Stock Insurance.

Officers.

W. J. Walker, President	Calgary, Alta.
Hon. P. E. Lessard, Vice-President	Edmonton, Alta.
J. T. North, Secretary	Calgary, Alta.

Directors.

Hon. A. C. Rutherford.	Hon. P. E. Lessard.
F. A. Walker.	W. J. Walker.
Edward J. Fream.	George H. Ross.
J. K. McInnis.	

Amount deposited with the Government of Alberta----\$10,000.00

Authorized Capital	\$500,000.00
Amount Subscribed	221,700.00
Amount Paid Up	57,845.56

STATEMENT OF THE COMPANY AS AT DECEMBER 31st, 1918.

Assets.

Cash value of mortgage	\$ 7,300.00
Cash value of debentures (excluding interest and dividends)	40,672.37
Cash on hand at head office	2,905.85
Cash on deposit in Chartered Banks and not drawn against on December 31st, 1918	2,985.78
Agents' balances and premiums uncollected, in hands of Agents	55,774.35
Bills receivable less than one year overdue	12,561.48
Premium notes less than one year overdue	2,905.85
Office furniture and automobiles	6,656.62
Deposit with British Columbia Government	5,000.00
Amount of all other assets	5,000.00
	2,479.65

Total admitted assets -----\$141,336.10

Non-admitted assets:

Bills receivable more than one year overdue (not extended)	\$17,071.76
--	-------------

Liabilities.

Amount of losses adjusted and unpaid -----	\$ 1,883.85
Claims or losses in suspense or reported or supposed ----	5,950.00
Amount of unearned premium for all outstanding risks:	
Fire -----	26,767.06
Live Stock -----	13,378.48
Due other companies for reinsurance -----	4,663.91
Sundry accounts payable -----	6,367.20
Amount of all other liabilities -----	4,636.56
 Total liabilities -----	 \$ 63,647.06

Receipts.

Total net cash received for premiums during the year----	\$231,280.91
Cash received for interest -----	3,830.51
Cash received for calls on capital stock -----	7,931.78
 Total receipts -----	 \$243,043.20

Expenditure.

Expenses of Management:

Cash paid to agents for commission, salaries, etc. ----	\$ 58,252.96
Cash paid for law costs -----	1,609.11
Cash paid for investigation and adjustment of claims -----	2,370.14
Cash paid interest, discount and exchange -----	335.73
Cash paid statutory assessment and license fees ----	9,054.88
Cash paid travelling expenses -----	7,123.21
Cash paid rents and taxes -----	971.48
Cash paid salaries, directors and auditors' fees ----	28,340.47
Cash paid printing, stationery and advertising ----	4,707.11
Cash paid postage, telegrams and express -----	1,032.59
Cash paid fuel and light -----	27.22
Automobile expense -----	2,475.28
Cash paid other expenses -----	5,899.00
 Total expenses of management -----	 \$122,199.18

Miscellaneous Payments:

Amount paid for losses occurring in previous year--	\$ 1,222.88
Amount paid for fire losses during the year -----	19,337.70
Amount paid for hail losses -----	58,579.24
Amount paid for live stock losses -----	5,017.00
Cash paid for dividends -----	5,643.75
Cash paid for other expenditure -----	1,131.22
 Total expenditure -----	 \$213,130.97

RETURNS FOR ALBERTA.

Assets in Alberta -----	\$ 99,650.99
Liabilities in Alberta -----	33,741.64
Premiums received in Alberta: (Gross)	
Fire, \$36,133.15; Hail, \$69,917.12; Live Stock,	
\$15,128.58 -----	120,978.85
Losses paid in Alberta: (Gross)	
Fire, \$11,944.32; Hail, \$6,439.08; Live Stock,	
\$3,117.00 -----	21,500.40
Amount at risk in Alberta -----	2,446,252.00

MERCHANTS AND TRADERS' ASSURANCE COMPANY.

HEAD OFFICE: CALGARY.

Commenced Business April, 1917.

Registered in Alberta for Fire, Plate Glass and Automobile Insurance.

Officers.

C. H. Dunham, President	Calgary, Alta.
James Lawrence, Vice-President	Calgary, Alta.
S. G. J. Robbins, Secretary-Treasurer	Calgary, Alta.

Directors.

C. H. Dunham.	James Lawrence.
S. G. J. Robbins.	

Amount deposited with the Government of Alberta-----\$10,000.00

Authorized Capital	\$500,000.00
Amount Subscribed	200,000.00
Amount Paid Up	24,425.00

STATEMENT FOR THE YEAR ENDING DECEMBER 31ST, 1918.

Assets.

Cash value of stocks, bonds and other securities	\$ 10,750.00
Cash in Banks	545.79
Bills receivable	14,800.00
Accrued interest	60.78
License fees prepaid	50.00
Office furniture, etc.	100.00
Total assets	<u>\$26,306.57</u>

Liabilities.

Claims adjusted and unpaid	\$ 325.00
Reserve of unearned premiums on all outstanding risks	2,094.27
Amount of all other liabilities	118.28
Total liabilities	<u>\$ 2,537.55</u>

Receipts.

Net cash received for premiums -----	\$ 3,637.96
Cash received for interest -----	604.10
Cash received for calls on capital stock -----	4,225.00
Cash from all other sources -----	35.64
	<hr/>
Total receipts -----	\$ 8,502.70
	<hr/>

Expenditure.

Expenses of Management:

Cash paid agents for commissions, salaries and bonus \$	885.85
Cash paid salaries, directors and auditors' fees ----	25.00
	<hr/>
Total expenses of management -----	\$ 910.85

Miscellaneous Payments:

Amount paid for losses -----	\$ 1,690.89
Other expenditure -----	79.59
Cash paid for bonds, debentures and other securities (not extended) -----	\$5,563.70
	<hr/>
Total expenditure -----	\$ 2,681.33
	<hr/>

THE NATIONAL PLATE GLASS INSURANCE COMPANY.

HEAD OFFICE: WINNIPEG, MAN.

Commenced Business April 16th, 1906.

Registered in Alberta for Plate Glass Insurance.

Officers.

I. Pitblado, President	-----	Winnipeg, Man.
E. Cass, Vice-President	-----	Winnipeg, Man.
W. E. Lough, Secretary-Treasurer	-----	Winnipeg, Man.

Directors.

I. Pitblado.	J. McDiarmid.
W. E. Lough.	E. Cass.
R. A. Mather.	R. W. Patterson.

Amount deposited with the Government of Alberta-----\$3,000.00

Authorized Capital	-----	\$30,000.00
Amount Subscribed	-----	15,000.00
Amount Paid	-----	5,430.00

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Assets.

Cash on hand as per auditors' statement	-----	\$ 44.18
Cash value of real estate, less encumbrances	-----	416.18
Cash value of mortgages, exclusive of interest	-----	3,550.00
Cash value of stocks, shares, debentures, etc.	-----	8,167.36
Agents' balances and premiums uncollected	-----	1,461.85
Interest due or accrued and unpaid	-----	743.96
Total assets	-----	<u>\$ 14,383.53</u>

Liabilities.

Total reserve of unearned premiums for all outstanding risks -----	\$ 2,282.35
Amount of all other liabilities -----	839.38
Total amount of liabilities -----	3,121.73
Capital stock paid up -----	5,430.00
Total of liabilities and paid-up capital -----	8,551.73
Excess of assets over such total -----	\$ 5,831.73

Receipts.

Net premiums received in cash -----	\$ 2,887.48
Cash received for interest -----	773.80
Total cash receipts -----	\$ 3,661.28

*Expenditure.***Expenses of Management:**

Cash paid to agents for commission, salaries and bonus -----	\$ 483.36
Cash paid for statutory assessment and license fees -----	120.78
Cash paid interest and exchange -----	3.05
Cash paid salaries, directors and auditors' fees -----	480.00
Cash paid postage, telegrams and express -----	8.30
Total expenses of management -----	1,095.49

Miscellaneous Payments:

Net amount paid for losses or claims -----	2,315.67
Total expenditure -----	\$ 3,411.16

THE POLICY-HOLDERS' MUTUAL LIFE INSURANCE CO.

HEAD OFFICE: TORONTO, ONT.

Commenced Business April 21st, 1909.

Registered in Alberta to transact Life Insurance.

Officers.

John J. Main, President ----- Toronto, Ont.
 A. C. Pratt, Vice-President ----- Toronto, Ont.
 A. M. Featherston, Secretary-Treasurer ----- Toronto, Ont.

Chief Agent in Alberta: W. E. Chadsey, Edmonton, Alberta.

Directors.

John J. Main.	Dr. A. D. Smith.
J. M. Fairecloth.	A. C. Pratt.
W. S. Verrall.	Harry Dempsey.
A. M. Featherston.	S. J. Carter.
F. D. Lawrence.	A. W. Briggs.

Geo. H. Featherston.

Amount deposited with the Government of Alberta-----\$20,000.00

Authorized Capital -----	\$150,000.00
Amount Subscribed -----	109,900.00
Amount Paid -----	46,640.00

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Assets.

Cash value of mortgages exclusive of interest -----	\$ 18,500.00
Loans other than those secured by mortgages (policy loans) -----	12,617.08
Cash value (excluding interest and dividends) of debentures, bonds, war loan and securities other than the foregoing -----	79,547.04
Actual cash on hand at head office, as per auditors' statement -----	6,415.04
Cash on deposit to the company's credit and not drawn against on December 31st, 1918, in Chartered Banks -----	11,818.62
Agents' balances -----	3,872.98
Premiums uncollected (net commissions deducted) -----	38,448.97
Interest due or accrued -----	1,273.66
Charter account -----	9,442.95
Calls on capital stock in course of collection -----	1,900.00
Office furniture, etc. -----	663.84
Amount of all other assets -----	2,450.00
Total assets -----	<u>\$186,950.18</u>

Liabilities.

Reinsurance reserve for life insurance contracts in force -----	\$142,410.10
Amount of all other liabilities -----	238.49
Total amount of liabilities -----	<u>\$142,648.59</u>
Capital stock paid-up -----	46,640.00
Total of liabilities and paid-up capital -----	<u>\$189,288.59</u>
Excess of liabilities over assets -----	<u>\$ 2,338.41</u>

Receipts.

Net premiums received in cash -----	\$ 67,400.66
Cash received for interest -----	6,566.16
Cash received from all other sources -----	175.00
Total cash receipts -----	<u>\$ 74,141.82</u>

*Expenditure.***Expenses of Management:**

Cash paid to agents for commission and salaries -----	\$ 16,255.13
Cash paid for Medical Examiners' fees -----	2,257.05
Cash paid law costs -----	260.30
Cash paid statutory assessment and license fees -----	1,688.49
Cash paid interest, discount and exchange -----	54.74
Cash paid travelling expenses -----	370.35
Cash paid rent -----	765.33
Cash paid salaries, directors and auditors' fees -----	6,880.86
Cash paid printing, stationery and advertising -----	1,185.20
Cash paid postage, telegrams and express -----	328.40
Cash paid other expenses -----	708.56
Total expenses of management -----	<u>\$ 30,754.41</u>

Miscellaneous Payments:

Amount paid for losses occurring during 1918 -----	\$ 19,091.66
Cash paid for surrender values -----	2,928.06
Loans on policies, etc. -----	4,943.83
Total expenditure -----	<u>\$ 57,717.96</u>

UNION CASUALTY COMPANY

HEAD OFFICE: WINNIPEG, MAN.

Commenced Business February, 1913.

Registered in Alberta for Fire, Accident, Sickness, Guarantee,
Automobile, Marine and Inland Transportation.

Officers.

M. J. McMichael, President	Minneapolis, Minn.
L. M. Fingard, Vice-President	Winnipeg, Man.
A. E. Ham, Vice-President	Winnipeg, Man.
J. O. Melin, Secretary-Treasurer	Winnipeg, Man.

Directors.

M. J. McMichael.	L. M. Fingard.
S. D. Works.	A. E. Ham.
J. O. Melin.	C. E. Hanslip.
W. J. Bulman.	R. B. Graham.
J. S. Turner.	C. C. Thomas.

Amount deposited with the Government of Alberta ----\$20,000.00

Authorized Capital	\$500,000.00
Amount Subscribed	500,000.00
Amount Paid Up in Cash	52,313.02
Amount Paid in Notes	49,208.00

STATEMENT OF THE COMPANY FOR THE YEAR ENDING DECEMBER
31st, 1918.

Assets.

Cash value of real estate less encumbrances -----	\$ 3,965.33
Cash value of mortgages -----	13,200.00
Cash on hand at head and branch offices -----	4,920.20
Cash on deposit in chartered banks -----	1,520.16
Agents' balances and uncollected premiums -----	10,822.74
Bills receivable less than one year overdue -----	165.80
Bills receivable one year or more overdue (not extend- ed) -----	\$1,872.45
Interest due and accrued unpaid -----	4,795.72
Rents due and accrued, unpaid -----	102.50
Accounts payable in suit (since paid) -----	1,250.00
Office furniture and supplies -----	8,636.56
Capital stock notes -----	49,208.00
Amount of all other assets -----	4,114.64
	<u>\$177,323.36</u>
Deduct non-admitted assets:	
Capital stock notes -----	\$49,208.00
Agents' balances -----	2,086.30
Depreciation and sundries -----	1,234.51
	<u>52,528.81</u>
Total admitted assets -----	<u>\$124,794.55</u>

Liabilities.

Claims in suspense, or supposed, or reported -----	\$ 7,484.80
Amount of unpaid loans from bonds -----	10,000.00
Reinsurance Reserve for automobile and guarantee con- tracts in force -----	3,518.59
Reinsurance Reserve Accident insurance contracts ----	7,458.26
Reinsurance Reserve Fire insurance contracts -----	18,369.81
Sundry accounts payable -----	1,220.03
Amount of all other liabilities -----	2,832.68
Total liabilities -----	<u>\$ 50,884.17</u>
Capital stock paid up -----	52,313.02
Total -----	<u>\$103,197.19</u>
Excess of assets over such total -----	<u>\$ 21,597.86</u>

Receipts.

Net cash received for premiums during the year -----	\$ 65,529.62
Cash received for interest -----	4,112.99
Cash received for rents -----	92.50
Cash received for calls on capital stock -----	18,371.15
Cash received for policy fees -----	23,835.05
Cash received from loans -----	10,000.00
Cash received commissions and brokerage -----	893.80
	<u>\$122,835.11</u>

Expenditure.

Expenses of Management:

Cash paid for commissions -----	\$ 11,985.23
Cash paid for law costs -----	897.55
Cash paid for investigation and adjustment of claims -----	142.24
Cash paid for interest, discount and exchange -----	1,412.32
Cash paid for statutory assessment and license fees--	2,017.93
Cash paid for travelling expenses -----	2,303.88
Cash paid for rent and taxes -----	2,250.00
Cash paid for salaries, directors and auditors' fees--	17,914.96
Cash paid for printing, stationery and advertising--	4,610.57
Cash paid for postage, telegrams and express -----	1,455.32
Cash paid for policy fees -----	20,211.00
Cash paid for other expenses -----	4,752.23
	<hr/>
	\$ 69,953.23

Miscellaneous Payments:

Amount paid for losses occurring in previous years--\$	652.05
Amount paid for losses occurring during the year:	
Fire, \$2,231.70; other classes, \$5,734.34 -----	7,966.04
Cash paid for bonds, debentures and other securities (not extended) -----	\$34,586.23
	<hr/>
	\$ 78,571.32

RETURNS FOR ALBERTA.

Liabilities in Alberta -----	\$ 1,561.63
Securities deposited with Government of Alberta -----	20,000.00
Premiums received in Alberta -----	1,615.78
Losses paid in Alberta -----	52.13

Liabilities.

Claims in suspense -----	\$ 100.00
Reserve for taxes -----	1,331.07
Amount of all other liabilities -----	162.72
<hr/>	
Total liabilities excepting capital stock -----	\$ 1,593.79
Capital stock paid up -----	35,000.00
<hr/>	
Total liabilities and capital stock paid up -----	\$ 36,593.79
<hr/>	
Excess of assets over such total -----	\$ 26,354.89
<hr/>	

Receipts.

Net cash received for premiums -----	\$103,267.10
Cash received for interest -----	1,277.49
Cash received from all other sources -----	1,826.62
<hr/>	
Total receipts -----	\$106,371.21
<hr/>	

Expenditure.

Expenses of Management:

Cash paid agents for commission, salaries or bonus--	\$ 30,832.97
Law costs -----	623.01
Cash paid for investigation and adjustment of claims	1,982.20
Interest, discount and exchange -----	43.85
Travelling expenses -----	56.25
Statutory assessment and license fees -----	1,866.57
Salaries, directors and auditors' fees -----	500.00
Other expenses -----	229.71
<hr/>	

Total expenses of management ----- \$ 36,134.56

Miscellaneous Payments:

Net amount paid for losses -----	\$ 36,939.57
Amount payable on bonds, 1917 -----	9,000.00
Paid for debentures or other securities (not extend- ed) -----	\$29,500.00
Other expenditures -----	925.91
<hr/>	

Total expenditure ----- \$ 83,000.04

THE WESTERN EMPIRE LIFE ASSURANCE COMPANY.

HEAD OFFICE: WINNIPEG, MAN.

Commenced Business January 1st, 1912.

Officers.

William Smith, President	Winnipeg, Man.
R. W. Craig, Vice-President	Winnipeg, Man.
W. P. Rundle, Vice-President	Winnipeg, Man.
F. C. O'Brien, Secretary-Treasurer	Winnipeg, Man.

Directors.

W. P. Rundle.	S. D. Hannah.
A. J. Fraser, M.D.	G. N. Broatch.
F. D. Byers.	G. E. Graham.
William Smith.	R. W. Craig.

Amount deposited with the Government of Alberta-----\$20,000.00

Authorized Capital	\$1,000,000.00
Amount Subscribed	645,100.00
Amount Paid	134,448.85
Amount Still Due	26,826.15

Registered to transact Life Insurance.

STATEMENT FOR THE YEAR ENDING DECEMBER 31ST, 1918.

Assets.

Cash value of real estate, less encumbrances	\$ 15,125.35
Cash value of mortgages, exclusive of interest	93,356.84
Policy loans	20,447.66
Cash value (excluding interest and dividends) of stocks, shares, bonds, debentures and securities other than the foregoing	103,985.00
Actual cash on hand at Head Office as per auditors' state- ment	3,223.77
Cash on deposit to the Company's credit, and not drawn against on December 31st, 1918, in Chartered Banks	11,828.92
Agents' balances	9,527.56
Premiums uncollected (net, commissions deducted)	47,818.50
Calls on capital stock in course of collection	26,826.15
Premiums on capital stock in course of collection	63,990.45
Interest due or accrued and unpaid	9,948.26
Office furniture, etc.	4,337.00
Total assets	<u>\$410,415.46</u>

Liabilities.

Claims of losses adjusted and unpaid -----	\$ 1,467.53
Claims or losses in suspense or reported -----	27,000.00
Reinsurance reserve for Life Insurance contracts in force -----	190,651.00
Amount of loans from Banks -----	37,000.00
Amount of all other liabilities -----	7,279.40
<hr/>	
Total amount of liabilities -----	\$263,397.93
Capital stock paid up -----	161,275.00
<hr/>	
Total liabilities and paid-up capital -----	<u>\$424,672.93</u>

Receipts.

Net premiums received in cash -----	\$ 82,274.67
Cash received for interest -----	17,765.29
Cash received for calls on capital stock -----	2,782.30
Cash from all other sources -----	2,503.85
Cash received from bonds, debentures, etc. (not extend- ed) -----	\$11,610.14
<hr/>	
Total cash receipts -----	<u>\$105,326.11</u>

Expenditure.

Expenses of Management :

Cash paid to agents for commission, salaries and bonus	\$28,151.70
Cash paid for law costs -----	1,690.48
Cash paid for medical examiners' fees -----	3,298.50
Cash paid for interest, discount and exchange -----	3,289.96
Cash paid for statutory assessment and license fees	1,066.78
Cash paid travelling expenses -----	361.20
Cash paid rent and taxes -----	1,269.00
Cash paid salaries, directors and auditors' fees ----	14,004.00
Cash paid printing, stationery and advertising ----	3,521.32
Cash paid postage, telegrams and express -----	1,096.62
Cash paid other expenses -----	7,393.62
<hr/>	
Total expenses of management -----	\$ 65,143.18

Miscellaneous Payments :

Amount paid for losses occurring in previous years--	\$ 125.00
Amount paid for losses during the year -----	18,093.75
Cash paid for debentures, mortgages or other secur- ities (not extended) -----	\$52,256.69
Cash paid for dividends -----	775.93
Cash paid for expenditure other than any of the fore- going -----	1,448.00
<hr/>	
Total expenditure -----	<u>\$ 85,585.86</u>

THE RETAIL LUMBERMEN'S MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE: WINNIPEG, MAN.

Commenced Business March, 1905.

Authorized to transact Fire Insurance (Lumber Only.)

Officers.

J. B. Sinclair, President	Winnipeg, Man.
W. Thorn, Vice-President	Winnipeg, Man.
Alan M. Stewart, Secretary	Winnipeg, Man.
Alvin K. Godfrey, Treasurer	Winnipeg, Man.

Directors.

D. B. Jones.	F. E. Frost.
A. B. Estlin.	W. H. Heywood.
Geo. Dewey.	W. P. Dutton.

Amount deposited with the Government of Alberta-----\$10,000.00

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1918.

Assets.

Cash value of mortgages	\$ 40,843.55
Cash value of bonds, debentures and securities other than the foregoing	29,337.92
Cash on deposit to the Company's credit, not drawn against on December 31st, 1918	25,476.25
Bills and assessments receivable	1,242.30
Total assets	<u>\$ 96,900.02</u>

Liabilities.

Guarantee premium deposit	<u>\$ 43,778.97</u>
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Receipts.

Cash received by the company at head office -----	\$ 14,139.55
Cash received by company as fixed payments due prior to 1918 -----	1,369.45
Cash received for interest during 1918 -----	4,512.36
Cash received for guarantee premium deposit -----	8,305.15
Cash received for sale of investments, e.g., of debentures, mortgages or other securities during 1918 (not ex- tended) -----	\$14,831.84
Commissions -----	176.02
Total cash receipts -----	<u>\$ 28,502.53</u>

Expenditure.

Expenses of Management:

Cash paid for statutory assessment -----	\$ 481.06
Cash paid for rent and taxes -----	441.60
Cash paid for interest and exchange -----	26.09
Cash paid salaries, directors and auditors' fees ----	2,627.00
Cash paid printing, stationery and advertising -----	101.60
Cash paid postage, telegrams and express -----	100.22
Cash paid other expenses -----	184.65

Total expenses of management ----- \$ 3,962.22

Miscellaneous Payments:

Cash paid for losses which occurred during 1918 ----	\$ 7,580.63
Cash paid for reinsurance -----	809.46
Cash paid purchase of investments (not extended) -----	\$26,056.37

Total expenditure ----- \$ 12,352.31

LACOMBE FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE: LACOMBE, ALTA.

Commenced Business December 30th, 1913.

Officers.

Edward Hinkley, President	Lacombe, Alta.
G. S. Weger, Vice-President	Lacombe, Alta.
John McKenty, Manager	Lacombe, Alta.

Directors.

F. Emmerson.	H. W. Metcalf.
W. Kerber.	E. Hinkley.
H. L. Pearce.	A. W. Sharpe.
G. S. Weger.	

STATEMENT FOR THE YEAR ENDING DECEMBER 31ST, 1918.

Assets.

Cash deposited in Chartered Banks as at December 31st, 1918	\$ 249.20
Cash on hand at Head Office on December 31st, 1918	357.09
Amount unpaid of assessments which were levied in 1918	1,886.76
Amount unpaid of assessments levied in previous years	1,794.36
Amount of premium notes in force after deducting all payments thereon and assessments levied	14,704.80
Amount of all other assets	479.86
Total assets	<u>\$ 19,472.07</u>

Liabilities.

Losses adjusted and unpaid	\$ 1,050.00
Amount required to reinsure all risks taken on cash plan	2,388.39
Amount of all other liabilities	326.03
Total liabilities	<u>\$ 3,764.42</u>

Receipts.

Cash received for assessments levied in 1918 -----	\$ 2,592.45
Cash received for assessments levied in prior years ----	1,957.29
Cash received for payments on cash system -----	2,641.25
Cash received for interest -----	.83
Cash received from loans -----	2,000.00
Cash received from all other sources -----	406.42
 Total receipts -----	 \$ 9,598.24

Expenditure.

Expenses of Management:

Cash paid for commissions to agents -----	\$ 1,683.41
Cash paid for investigation and adjustment of claims -----	63.10
Cash paid for interest -----	22.60
Cash paid for salaries, directors and auditors' fees--	1,590.50
Cash paid for printing, stationery and advertising--	454.49
Cash paid for postage, telegrams and express-----	119.84
Cash paid for travelling expenses -----	50.00
 Total expenses of management -----	 \$3,994.34

Miscellaneous Payments:

Cash paid for losses which occurred in 1918 -----	\$ 3,483.28
Cash paid for losses which occurred prior to 1918 --	10.00
Cash paid for reinsurance -----	412.63
Cash paid for rebate and return premiums -----	140.96
Cash paid for repayment of loans -----	2,500.00
Cash paid for all other expenses -----	231.66
 Total expenditure -----	 \$ 10,722.87

MOVEMENT IN RISKS.

Risks on the Mutual System:

Amount in force 31st December, 1917, on Mutual System -----	\$1,227,693.15
Policies taken during 1918, new or renewed-----	534,715.96

Gross number and amount of Mutual System risks in force at any time during 1918 -----	\$1,762,409.11
Deduct expired and cancelled in 1918 -----	454,546.85

Net risks on Mutual System in force December 31st, 1918 -----	\$1,307,862.26
Amount in force December 31st, 1917, on Cash System -----	233,703.00
Policies taken during 1918 -----	230,320.00

Gross amount in force on the Cash System at any time in 1918 -----	\$ 464,023.00
Deduct expired and cancelled -----	35,110.00

Net risks in force at December 31st, 1918, on Cash System -----	\$ 428,913.00
--	---------------

GENERAL INTERROGATORIES.

What is the scale of premium notes taken by the Company?
Answer: 2%.

How often are assessments made? Answer: Once a year.

How many assessments were made during the year 1918? Answer: One.

Dates when made ? Answer: December 1st.

What are the several rates per cent. of such assessments on the face of the premium notes or undertakings? Answer: 20%.

At what dates, respectively, were such assessments payable?
Answer: December 1st, 1918, and December 31st, 1918.

Were the Company's accounts duly audited for the year ending 31st December, 1918? Answer: Yes.

Names and post office addresses of the auditors of accounts of 1918? Answer: Jas. McNicol, Blackfalds.

Enumerate all books of record or account kept for purposes of the Company. Answer: Cash book, ledger, agents' ledger, journal, cash, note and cancellation registers, bills payable, minute book and collection register.

Date and place at which last annual meeting was held? Answer: Lacombe, January 16, 1918.

What officers of the Company are under bond, and for what sum respectively? Answer: Manager only, Bond \$3,000.00.

Of how many directors does the board consist? Answer: Seven.

MILK RIVER MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE: MILK RIVER, ALTA.

Commenced Business June 6th, 1914.

Officers.

Paul Madge, President	Milk River, Alta.
A. H. Steckle, Vice-President	Milk River, Alta.
G. H. Giles, Secretary-Treasurer	Milk River, Alta.

Directors.

Paul Madge.	John R. Metheral.
F. G. Smith.	A. H. Steckle.
George C. Barrows.	Henry Tomphor.
Frank Coffin.	Math. Thielen.
J. M. Atkinson.	

STATEMENT FOR THE YEAR ENDING DECEMBER 31st, 1918.

Assets.

Cash on deposit not drawn against on December 31st, 1918,	
to the Company's credit in Chartered Banks	\$ 3,037.19
Amount unpaid of assessments which were levied during	
1918	2,711.22
Amount unpaid of assessments levied in prior years	176.28
Net premium note assets	66,481.92
Total assets	\$ 72,406.61

Liabilities.

Commissions and salaries due and unpaid	\$361.60
---	----------

Receipts.

Cash received for assessments levied in prior years	\$ 1,207.28
Cash received for assessments levied during 1918	4,866.33
Cash borrowed during 1918	1,500.00
Total receipts	\$ 7,573.61

Expenditure.

Expenses of Management:

Cash paid to agents for commissions	\$ 201.48
Cash paid for statutory assessments and license fees ..	50.00
Cash paid for salaries, directors and auditors' fees..	580.45
Cash paid for printing, stationery and advertising..	190.21
Cash paid for interest	21.35
Cash paid for supplies	75.65
Cash paid for investigation and adjustment of claims ..	62.95

Total expenses of management\$ 1,182.09

Miscellaneous Payments:

Cash paid for losses	\$ 3,476.00
Cash paid for repayment loans	1,500.00
Cash paid for expenditure other than the foregoing ..	31.70

Total expenditure\$ 6,189.79

MOVEMENT IN RISKS.

Mutual System Risks:

Policies in force December 31st, 1917	\$2,343,544.00
Policies taken during 1918	454,068.00

Gross amount of risks in force at any time during 1918	2,797,612.00
Deduct expired and cancelled	382,253.00

Net risks on Mutual System in force December 31st, 1918	\$2,415,359.00
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GENERAL INTERROGATORIES.

What is the scale of the premium note rates taken by the Company? Answer: 2% to 5% inclusive.

How often are assessments made? Answer: Once a year.

How many assessments were made during the year 1918? Answer: One.

Dates when made? Answer: October 1st, 1918.

What are the several rates per cent. of such assessments on the face of premium notes or undertakings? Answer: 10%.

At what dates, respectively, were such assessments payable? Answer: At sight of card or notice.

Were the Company's accounts duly audited for the year ending 31st December, 1918? Answer: Yes.

Enumerate all books of record or account kept for purpose of the Company. Answer: Policy and application and premium note register, cash book, ledger, agents' account and minute book.

Date and place at which last annual meeting was held? Answer: February 26th, 1919, at Milk River.

What officers of the Company are under bond, and for what sum, respectively? Answer: Secretary-Treasurer, \$2,000.00.

Of how many directors does the board consist? Answer: Nine.

GERMAN MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE: WETASKIWIN, ALTA.

Commenced Business May 20th, 1909.

Officers.

Julius Dahms, President	Wetaskiwin, Alta.
J. P. Gross, Vice-President	Wetaskiwin, Alta.
S. H. Reist, Secretary-Treasurer	Wetaskiwin, Alta.

Directors.

Julius Dahms.	J. H. Manser.
J. P. Gross.	C. B. Weiser.
P. J. Keister.	Fred. Pinion.
Carl Dekan.	S. H. Reist.
John Schriefels.	Thos. Torsen.

STATEMENT FOR THE YEAR ENDING DECEMBER 31ST, 1918.

Assets.

Cash on hand and in Bank	\$ 509.47
Amount unpaid of assessments levied during 1918	2,561.30
Net premium note asset	9,604.90
Other assets	74.24
Total assets	<u>\$ 12,749.91</u>

Liabilities.

Amount of loans unpaid	<u>\$ 1,976.00</u>
------------------------	--------------------

Receipts.

Cash received for 1918 assessments	\$ 989.40
Cash for assessments levied in 1917	354.00
Cash borrowed	1,900.00
	<u>\$ 3,743.40</u>

Expenditure.

Expenses of Management:

Cash paid for commissions or allowances of any kind to agents -----	\$ 216.00
Cash paid for salaries, directors' and auditors' fees--	213.00
Cash paid for rent and taxes -----	18.00
Cash paid for postage, telegrams and express-----	50.40
Cash paid for statutory assessments and license fees	50.00
Total expenses of management -----	\$ 547.40

Miscellaneous Payments:

Amount paid for losses occurring during 1918 -----	\$ 2,400.00
	<u>\$ 2,947.40</u>

MOVEMENT IN RISKS.

Mutual System Risks:

Policies in force December 31st, 1917, on Mutual System -----	\$531,872.00
Taken during the year 1918 -----	298,025.00
Gross amount in force at any time during 1918----	\$829,897.00
Deduct expired and cancelled -----	189,570.00
Net mutual System risks in force Dec. 31st, 1918---	<u>\$640,327.00</u>

GENERAL INTERROGATORIES.

How often are assessments made? Answer: When necessary.

How many assessments were made during the year 1918? Answer: One.

Dates when made? Answer: December 21, 1918.

What are the several rates per cent. of such assessment on the face of premium notes, or undertakings? Answer: Four mills on the dollar.

At what dates, respectively, were such assessments payable? Answer: Within thirty days of February 2nd, 1919.

Were the Company's accounts duly audited for the year ending December 31st, 1918? Answer: Yes.

Date of said audit? Answer: January 15th, 1919.

Names and post office addresses of the auditors of accounts of 1918? Answer: J. H. Walker, Wetaskiwin.

Enumerate all books of record or account kept for purposes of the Company. Answer: Cash book, minute book and recording book.

Date and place at which last annual meeting was held? Answer: Wetaskiwin, January 21st, 1918.

What officers of the Company are under bond, and for what sum respectively? Answer: Secretary-Treasurer, \$2,000.00.

Of how many directors does the board consist? Answer: Nine.

THE WAWANESA MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE: WAWANESA, MAN.

Commenced Business, 1896.

Officers.

S. H. Henderson, President	-----	Wawanesa, Man.
E. H. Dewart, Vice-President	-----	Wawanesa, Man.
A. F. Kempton, Secretary and Manager	-----	Wawanesa, Man.
C. D. Kerr, Treasurer	-----	Wawanesa, Man.

Directors.

S. H. Henderson.	W. McKellar.
E. H. Dewart.	Samuel Reid.
A. J. Elliott.	Robert Wallace.

James Ross.

Authorized to transact Mutual Fire Insurance.

STATEMENT FOR THE YEAR ENDING DECEMBER 31st, 1918.

Assets.

Cash value of real estate, less encumbrances	-----	\$ 16,542.46
Bonds, debentures, securities, other than the foregoing	-----	164,000.00
Actual cash on hand at Head Office, as per auditors' statement	-----	1,261.87
Cash on deposit to the Company's credit, not drawn against on December 31st, 1918, in Chartered Banks	-----	108,950.54
Amount unpaid of instalments, or fixed payments on premium notes	-----	11,933.59
Amount unpaid of assessments which were levied during 1918	-----	37,413.67
Net premium note assets	-----	989,801.46
Interest due and accrued	-----	1,690.33
Office furniture, etc.	-----	3,109.50
Total Assets	-----	<u>\$1,331,762.62</u>

Liabilities.

Amount required to reinsure all outstanding risks on Cash System	-----	\$ 79,004.29
Total liabilities	-----	<u>\$ 79,004.29</u>

Receipts.

Cash received by Company as fixed payments due in 1918—	\$ 18,371.06
Cash received by Company as fixed payments due prior years -----	9,365.01
Cash received by Company for assessments levied in 1918 -----	149,516.85
Cash received by Company for assessments levied in years prior to 1918 -----	30,866.43
Cash received for premiums on Cash System -----	66,653.59
Cash received for interest during 1918 -----	7,239.53
Cash received for sale of investments (not extended) -----	\$15,000.00
Total cash receipts -----	<u>\$282,012.47</u>

Expenditure.

Expenses of Management:

Cash paid for commissions, or allowances of any kind to agents -----	\$ 27,224.05
Cash paid for law costs -----	482.62
Cash paid fuel and light -----	659.45
Cash paid investigation and adjustment of claims-----	5,033.23
Cash paid statutory assessment and license fees-----	1,376.04
Cash paid travelling expenses -----	3,796.95
Cash paid taxes -----	190.08
Cash paid salaries, directors and auditors' fees ----	28,875.23
Cash paid printing, stationery and advertising -----	4,612.98
Cash paid, postage, telegrams and express -----	5,013.68
Cash paid other expenses -----	3,616.84
Total expenses of management -----	<u>\$ 80,881.15</u>

Miscellaneous Payments:

Cash paid for losses which occurred -----	\$113,922.94
Cash paid rebate, abatement and returned premiums--	3,323.20
Cash paid expenditure other than any of foregoing--	971.00
Cash paid purchase of investments (not extended) -----	\$119,354.00

Total expenditure -----	<u>\$199,098.29</u>
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MOVEMENT IN RISKS.

Policies in force 31st December, 1917, on Mutual Sys- tem -----	\$56,627,159.00
Policies taken during 1918, new or renewed -----	21,699,042.00
Gross number and amount of Mutual System risks in force at any time during 1918 -----	\$78,326,201.00
Deduct expired and cancelled in 1918 -----	16,325,906.00
Net Risks on Mutual System in force 31st December, 1918 -----	<u>\$62,000,295.00</u>

RISKS ON CASH SYSTEM.

Policies in force 31st December, 1917, on Cash System -----	\$10,095,605.00
Policies taken during 1918, new or renewed -----	5,561,830.00
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Gross number and amount of Cash System risks in force at any time during 1918 -----	\$15,657,435.00
Deduct expired and cancelled in 1918 -----	2,026,193.00
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Net Risks in force at 31st December 1918, on Cash System -----	<u>\$13,631,242.00</u>

WESTERN MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE: DIDSBURY, ALBERTA.

Commenced Business April, 1914.

Officers.

H. B. Atkins, President	Didsbury, Alta.
Wm. Rupp, Vice-President	Didsbury, Alta.
Parker R. Reed, Secretary	Didsbury, Alta.
Theo. Reist, Treasurer	Didsbury, Alta.

Directors.

H. B. Atkins.	C. F. Rennie.
P. G. Johnston.	H. E. Pearson.
Wm. Rupp.	W. Hardy.
L. B. Fulkerth.	P. R. Reed.
E. B. Shantz.	Theo. Reist.

STATEMENT FOR THE YEAR ENDING DECEMBER 31ST, 1918.

Assets.

Cash on hand at Head Office	\$ 559.42
Cash in agents' hands	1,920.79
Amount unpaid of assessments which were levied in 1918	9,100.69
Amount unpaid of the assessments which were levied in prior years	6,375.42
Net premium note assets	47,098.18
Due from other companies for reinsurance	942.15
Automobile	980.00
Office furniture, fixtures	1,703.75
Amount of all other assets	175.98
	<u>\$ 68,856.38</u>

Liabilities.

Amount of loans	\$ 16,953.59
Amount of interest accrued thereon	50.66
Amount of losses adjusted and unpaid	398.00
Amount required to reinsure all outstanding risks taken on the Cash System	12,856.00
Reserve for unpaid commissions	1,005.35
Salaries due and accrued	2,754.30
Due other companies for reinsurance	1,292.22
All other liabilities	137.90
Total liabilities	<u>\$ 35,448.02</u>

Receipts.

Cash received for application fees -----	\$ 127.60
Cash received for assessments levied in 1918 -----	12,348.24
Cash received for assessments levied in prior years -----	4,976.83
Cash received for premiums on the Cash System -----	14,524.16
Cash borrowed during the year -----	20,585.00
Cash received from all other sources -----	3,422.96
	<hr/>
	\$ 55,984.79
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Expenditure.

Expenses of Management:

Cash paid for commissions of allowances of any kind to agents -----	\$ 10,497.99
Cash paid for law costs -----	4.13
Cash paid for interest and exchange -----	825.15
Cash paid for fuel and light -----	21.60
Cash paid for travelling expenses -----	1,534.10
Cash paid for investigation and adjustment of claims -----	698.25
Cash paid for rent and taxes -----	164.55
Cash paid for salaries, directors and auditors' fees--	5,041.89
Cash paid for printing, stationery and advertising--	790.80
Cash paid for postage, telegrams and express-----	509.24
Cash paid for statutory assessment and license fees--	50.00
Cash paid for other expenses -----	367.50
	<hr/>
Total expenses of management -----	\$ 20,507.11

Miscellaneous Payments:

Cash paid for losses occurring prior to 1918 -----	\$ 1,754.20
Cash paid for losses occurring in 1918 -----	23,515.45
Cash paid for repayment of loans -----	6,935.00
Cash paid for reinsurance -----	645.53
Cash paid for rebate and returning premiums -----	892.46
Office furniture and automobiles -----	1,215.96
Cash paid for expenditure other than the foregoing--	641.02
	<hr/>
Total expenditure -----	\$ 56,107.73
	<hr/>

MOVEMENT IN RISKS.

Risks on the Mutual System:

Policies in force at 31st December, 1917 -----	\$5,086,246.39
Policies taken in 1918 -----	2,183,198.00

Gross amount of Mutual System risks in force at any time during 1918 -----	\$7,269,444.39
Deduct expired and cancelled -----	1,673,434.91

Net risks on Mutual System in force December 31st, 1918 -----	\$5,596,009.48
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Risks on the Cash System:

Policies in force 31st December, 1917 -----	\$1,483,647.35
Policies taken in 1918 -----	1,389,873.80

Gross amount of Cash System risks in force at any time during 1918 -----	\$2,893,521.15
Deduct expired and cancelled -----	250,593.00

Net risks in force on Cash System -----	<u>\$2,622,928.15</u>
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GENERAL INTERROGATORIES.

What is the scale of the premium note rates taken by the Company? Answer: From \$1.25 to \$2.00.

How often are assessments made? Answer: Yearly.

How many assessments were made during the year 1918? Answer: One.

Dates when made? Answer: October 1, 1918.

Date payable? Answer: November 1st, 1918.

What is the rate per cent. of such assessment? Answer: 22½%.

Were the Company's accounts audited for the year ending December 31st, 1918? Answer: Yes.

Date of said audit? Answer: February 28th, 1919.

Names and post office address of the auditors of accounts 1918? Answer: J. M. Reed, Didsbury.

Enumerate all books of record or account kept for the purpose of the Company. Answer: Policy registers, cash book, general ledger, cancellation book and expiry book.

Date and place at which annual meeting was held? Answer: February 28th, 1919, Didsbury, Alta.

What officers of the Company are under bonds, and for what sum respectively? Answer: Secretary-Manager, \$2,000.00.

Of how many directors does the board consist? Answer: Ten.

FRATERNAL SOCIETIES

SOCIETY	Chief Agent or Attorney in Alberta	Total Assets	Total Liabilities	Total Receipts	Total Expenditure	Total of Members	Members in Alberta	Total Amount of Risk in Alberta	Total Amount of Benefits Paid in Alberta in 1918
Alliance Nationale	Alexandre Lefort.	\$ 4,083,555.85	\$ 248,800.72	\$ 793,741.90	\$ 641,908.11	27,262	57	\$ 72,381.00	\$ 144.28
Ancient Order of United Workmen of the Canadian North-West	Wm. Reid Wright, Calgary	543,840.73	11,227.11	113,263.53	152,947.46	1,260	86	152,000.00	4,000.00
Brotherhood of American Yeomen	R. F. Bailey, Edmonton	5,341,934.80	1,907,670.21	3,517,796.58	3,080,538.06	246,661	552	776,500.00	8,678.53
Canadian Order of Chosen Friends	Andrew A. Moore, Calgary	1,343,990.04	130,836.21	592,060.00	580,867.96	27,974	250	224,394.00	3,486.40
Canadian Order of Foresters	E. N. Butchart, Edmonton	6,707,244.78	171,300.96	1,746,409.23	1,561,493.84	78,605	1,193	1,221,000.00	14,944.44
Catholic Mutual Benefit Association	E. W. McCormick, Calgary	819,607.58	95,358.59	351,950.34	357,566.74	9,583	114	139,014.00	7,000.00
Independent Order of Foresters	Percy W. Abbott, Edmonton	46,908,395.40	46,029,027.14	6,508,467.00	8,108,633.24	175,109	1,036	1,298,695.00	19,663.23
Independent Order of Odd Fellows, Manchester Unity	Geo. W. Potter, Edmonton						159	19,300.00	856.10
Modern Woodmen of America	A. L. Sharpe, Edmonton	16,306,982.53	6,336,112.72	20,729,195.19	20,144,870.82	1,067,161	1,484	2,292,000.00	36,500.00
Oddfellows' Relief Association	O. E. Tisdale, Calgary	1,787,057.56	104,450.00	602,169.02	514,817.46	23,666	1,860	2,207,000.00	23,842.40
Order of United Commercial Travellers of America	O. S. Chapin, Calgary	1,038,433.77	272,101.44	1,035,459.64	965,169.80	74,641	436	2,180,000.00	8,258.88
Societe des Artisans Canadiens Francals	Adelar Baril, Edmonton	4,229,993.81	162,693.04	1,124,268.05	805,374.45	44,618	55	50,350.00	643.90
Women's Benefit Association of the Maccabees	Mrs. Marion J. Heisel, Edmonton	12,410,777.71	378,342.04	2,995,673.21	2,106,552.48	183,560	74	63,644.00	500.00
Western Mutual Life Association	Malcolm Thompson, Edmonton	751,246.84	-----	364,721.72	316,850.83	12,168	802	1,283,000.00	6,000.00

FIRE INSURANCE

Company	Premiums	Losses
Aetna Insurance Company -----	\$ 18,407.02	\$ 10,664.51
Acadia Fire -----	7,729.79	4,442.14
Alliance Assurance Co., Ltd. -----	21,699.30	13,768.32
Alliance Insurance Philadelphia -----	2,522.87	872.19
American Central -----	14,478.04	6,426.84
American Insurance Company -----	17,738.99	8,420.95
Atlas Assurance Company -----	35,902.83	9,208.95
Beaver Fire -----	4,731.96	454.40
Boston Insurance Company -----	5,349.15	28.25
Britannic Underwriters' Agency -----	5,840.84	1,027.00
British America Assurance Co. -----	54,968.21	29,443.26
British & Canadian Underwriters -----	10,748.70	1,879.37
British Colonial Fire Insurance Co. -----	14,018.80	694.84
British Crown Assurance Corporation -----	50,003.37	26,437.56
British Empire Underwriters -----	27,178.72	6,508.35
British Northwestern Fire -----	17,363.25	8,653.28
British Traders Insurance Co. -----	3,599.37	29.30
Caledonian Insurance Company -----	23,449.60	18,046.01
California Insurance Company -----	12,142.68	6,816.47
Canada Accident Assurance Co. -----	10,695.73	9,669.51
Canada National Fire Insurance Co. -----	48,109.84	24,254.08
Canadian Fire Insurance Co. -----	61,518.88	18,264.05
Century Insurance Company -----	18,529.53	4,092.34
Commercial Union Insurance Co. -----	94,237.48	48,657.88
Connecticut Fire Insurance Co. -----	25,384.75	12,199.13
Continental Insurance Co. -----	26,290.36	1,027.33
Continental Fire Insurance Co. -----	10,326.87	6,508.92
Delaware Underwriters -----	30,810.32	14,309.78
Dominion of Canada Guarantee & Accident -----	12,019.86	10,111.54
Dominion Fire Insurance Co. -----	33,180.36	15,004.48
Eagle, Star & British Dominions -----	21,094.50	5,793.78
Employers' Liability Assurance -----	26,043.86	3,552.49
Equitable Fire & Marine -----	32,138.00	16,216.04
Farmers' Fire & Hail -----	7,815.21	1,308.49
Fidelity Phoenix Fire Insurance Co. -----	29,614.59	3,503.28
Firemen's Insurance Co., including Firemen's- Underwriters -----	4,891.02	1,364.65
Firemen's Fund Insurance Co. -----	16,457.05	12,211.62
Fire Association of Philadelphia -----	10,136.65	2,005.98
General Accident Fire & Life -----	29,595.64	17,969.97
General Fire Insurance Co. of Paris -----	11,052.85	1,035.01
Glen Falls Insurance Company -----	24,557.52	4,997.52
Globe Indemnity Insurance Co. -----	25,349.12	2,361.08
Globe & Rutgers Fire Insurance Co. -----	22,974.53	20,195.43
Great American Insurance Co. -----	9,452.32	8,639.37
Great North Insurance Co. -----	21,025.22	8,800.65
Guardian Assurance Co., Ltd. -----	57,663.55	24,204.85
Hartford Fire Insurance Co. -----	54,083.43	38,105.46
Home Insurance Company -----	64,987.68	56,635.14
Hudson Bay Insurance Co. -----	17,481.04	3,970.85
Imperial Underwriters -----	8,556.94	1,242.97
Insurance Co. of North America -----	30,570.35	8,364.24
Insurance Co. of State of Pennsylvania -----	24,278.06	10,711.23
Lacombe Farmers' Mutual Fire -----	11,274.33	4,533.28
Law Union & Rock Insurance Co. -----	15,853.29	6,590.65
Liverpool & London & Globe Insurance Co. -----	106,740.51	48,811.41
Liverpool-Manitoba Assurance Co. -----	47,333.11	8,901.69
London Assurance Corporation -----	22,439.04	6,436.88
London Guarantee & Accident -----	17,373.25	932.91
London & Lancashire Fire Insurance Co. -----	62,862.58	19,588.68
London Mutual Fire Insurance Co. -----	14,711.67	5,652.74
London Underwriters -----	4,110.50	25.43
Mercantile Fire Insurance Company -----	22,504.50	13,251.35
Mercantile Fire & Marine Underwriters -----	3,474.63	2,078.98
Millers' National -----	2,368.78	5.84
Minnesota Underwriters -----	2,795.00	15.01

FIRE INSURANCE—Continued

Company	Premiums	Losses
Mount Royal Assurance Co. -----	\$ 11,048.84	\$ 975.04
National Ben Franklin Fire Insurance Co. ---	7,749.42	676.67
National Fire of Hartford -----	19,679.17	7,582.18
Nationale Fire Insurance Co. -----	8,576.50	1,666.23
New Hampshire Fire Insurance Co. -----	5,274.10	45.24
New York Underwriters' Agency -----	23,083.89	11,228.29
Niagara Fire Insurance Company -----	9,034.49	3,663.87
North British & Mercantile Insurance Co. -----	57,086.46	32,315.54
North Empire Fire Insurance Co. -----	23,811.43	42,605.84
Northern Assurance Company Ltd. -----	41,668.81	13,118.18
North-West Fire Insurance Company -----	9,289.66	3,277.57
Northwestern National Insurance Co. -----	20,878.53	13,631.92
Northwestern Underwriters -----	4,299.22	701.75
Norwich Union Fire -----	41,883.24	24,844.32
Nova Scotia Fire Underwriters -----	50,126.74	17,773.67
Ocean Accident & Guarantee Corporation -----	40,945.87	13,730.05
Occidental Fire Insurance Company -----	25,870.42	6,146.31
Pacific Coast Fire -----	17,220.64	5,529.28
Palatine Insurance Company -----	32,985.86	8,828.66
Phoenix Assurance Co. of London -----	30,042.71	31,507.11
Phoenix Assurance Co. of Hartford -----	22,566.95	17,877.88
Provincial Insurance Co. Ltd. -----	5,680.01	80.21
Providence Washington Insurance Co. -----	20,652.55	17,143.12
Phenix Fire Insurance of Paris -----	8,053.32	678.59
Quebec Fire Assurance Co. -----	19,520.71	5,884.92
Queen Insurance Company -----	32,473.97	6,588.69
Queensland Insurance Co. -----	1,582.88	nil
Rochester Underwriters -----	43,143.75	23,814.83
Royal Exchange Assurance, London -----	57,614.56	14,638.13
Royal Insurance Co. Ltd. -----	97,701.64	51,260.19
Scottish Canadian Underwriters -----	28,317.43	17,776.74
Scottish Union & National Insurance Co. -----	28,935.99	2,980.26
Springfield Fire & Marine -----	34,780.19	33,116.74
St. Paul Fire & Marine Insurance Co. -----	36,149.46	13,639.62
St. Lawrence Underwriters -----	15,666.06	9,209.70
Sun Insurance Office -----	39,069.60	23,149.66
Union Assurance Society Ltd. -----	50,262.21	14,051.47
Union Insurance Society of Canton, Ltd -----	28,203.25	2,734.11
Union of Paris Fire -----	19,273.07	10,574.02
Union Casualty Company -----	1,218.81	nil
Vulcan Fire Insurance Co. -----	2,506.09	1,286.89
Wawanesa Mutual Fire Insurance Co. -----	33,976.86	24,723.30
Western Assurance Co. -----	57,717.46	23,805.45
Winnipeg Fire Underwriters -----	27,094.84	10,586.14
Westchester Fire Insurance Co. -----	31,456.77	21,474.69
Yorkshire Insurance Co. -----	35,641.64	5,713.04
	\$ 2,862,453.86	\$ 1,280,572.09

LIFE INSURANCE

Company	Premiums	Amount of Insurance Written	Amount at risk
Alberta-Saskatchewan Life Ins. Co. -----	\$ 5,578.75	\$ 42,500.00	\$ 184,500.00
Canada Life Assurance Company	261,649.45	1,802,208.00	8,121,704.00
Confederation Life Association--	125,637.52	1,113,457.00	4,554,615.00
Continental Life Insurance Co.--	52,521.67	903,345.00	1,903,395.00
Crown Life Insurance Company--	50,128.05	614,522.00	1,885,674.00
Dominion Life Insurance Co. ---	57,217.99	533,994.00	1,698,129.00
Excelsior Life Insurance Co. ---	99,366.45	754,375.00	2,923,026.00
Equitable Life Assurance Society of the U.S. -----	49,345.53	516,750.00	1,228,587.00
Great West Life Assurance Co. ---	486,457.52	3,759,042.00	15,967,712.00
Imperial Life Assur. Co. of Can- ada. -----	224,592.20	1,863,226.00	7,019,711.00
London Life Insurance Company	33,382.70	282,000.00	1,232,935.93
London & Lancashire Life & Gen- eral Assurance Association	29,851.55	93,780.00	916,314.00
Manufacturers' Life Assur. Co. --	239,150.55	1,876,305.00	7,560,443.00
Metropolitan Life Insurance Co.--	284,668.70	3,010,000.00	9,120,000.00
Mutual Life Ins. Co. of Canada	268,796.93	1,315,263.00	7,185,104.00
Mutual Life Ins. Co. of New York	68,619.82	517,097.20	2,258,535.00
Monarch Life Assurance Co. ---	33,369.90	924,979.00	2,330,429.00
National Life As. Co. of Canada	49,271.55	322,642.00	1,567,107.00
New York Life Insurance Co. --	216,648.22	1,599,895.00	5,183,865.00
North American Life Assur. Co.--	196,022.44	1,792,932.00	5,641,780.00
Northern Life Assur. Company --	41,895.61	321,214.00	1,049,834.00
Policyholders' Mutual Life Insur. Company -----	12,363.07	272,000.00	507,373.00
Prudential Insur. Co. of America	195,522.83	2,383,319.00	6,448,743.00
Phoenix Insur. Co. of London --	5,301.72	12,000.00	237,731.00
Royal Insurance Company -----	5,922.32	nil	175,760.00
Sun Life Assur. Co. of Canada--	386,116.32	1,694,000.00	11,126,808.83
Sovereign Life Assurance Co. ---	28,736.06	542,100.00	891,600.00
Standard Life Assurance Co. ---	22,780.82	225,500.00	680,260.70
Travelers' Insurance Company--	39,636.00	376,264.00	1,477,662.00
Western Life Assur. Company----	37,246.66	534,500.00	1,217,635.00
Western Empire Life Assur. Co.	9,399.48	279,500.00	676,000.00
Totals-----	\$ 3,617,198.38	\$ 30,278,709.20	\$112,972,973.46

HAIL INSURANCE, 1918

Company	Premiums	Losses
British America -----	\$ 7,484.82	\$ 1,558.27
British Crown -----	73,453.00	13,496.00
Canada Security -----	106,960.93	17,100.57
Connecticut Fire -----	58,275.94	11,332.45
Dominion Fire -----	6,715.21	1,452.95
Excess Insurance Company -----	69,704.37	10,223.22
Employers' Liability -----	34,333.80	5,954.82
Farmers' Fire & Hail -----	25,807.96	2,130.61
Great North Insurance Company -----	60,356.73	6,101.01
Hartford Fire Insurance Company -----	81,972.00	13,486.00
Home Insurance Company -----	169,985.55	31,038.15
Nova Scotia Fire -----	78,405.70	20,136.87
Rochester Underwriters -----	73,216.68	25,351.97
United Assurance Company -----	44,354.83	9,990.62
Westchester Fire -----	48,122.78	9,329.78
Western Underwriters -----	7,715.00	986.00
Winnipeg Fire Underwriters -----	44,220.29	9,556.25
Totals -----	\$ 991,085.59	\$ 189,225.54

ACCIDENT AND SICKNESS INSURANCE

Company	ACCIDENT		SICKNESS	
	Premiums	Losses	Premiums	Losses
Alberta Life & Accident -----	\$19,657.23	\$3,819.94	Combined	
Alliance Assurance Co. Ltd. ---	412.20	nil	\$ 498.80	\$ 294.75
Canada Accident Assur. Co. ----	3,403.09	1,283.06	1,950.59	926.62
Dominion of Canada Guarantee & Accident Insurance Co. -----	13,219.16	7,079.44	10,870.45	9,715.55
Dominion Gresham Guarantee & Casualty Ins. Co. -----	1,336.60	159.68	1,108.28	527.88
Employers' Liability Assurance Corporation Ltd. -----	1,991.83	50.00	1,375.75	527.60
General Accident Assurance Co. of Canada -----	2,077.63	868.44	1,433.87	620.89
Monthly payment -----	3,780.44	2,409.01	Combined	
Globe Indemnity Company -----	14,060.51	1,194.82	10,980.44	6,432.75
Guardian Ins. Co. of Canada -----	3,158.04	74.81	4,944.10	3,905.03
Imperial Guar. & Accident Insur- ance Co. -----	2,221.15	617.47	1,602.90	2,115.66
Law, Union & Rock Ins. Co. ----	89.50	30.00	64.50	130.36
London Guar. & Accid. Ins. Co. --	3,338.52	2,679.27	2,108.20	471.77
London & Lancashire Guar. & Acc.	1,580.70	278.19	1,414.30	563.42
Loyal Protective Association ---	6,558.00	3,432.54	Combined	
Maryland Assur. Corp. -----	9,144.75	9,305.01	9,906.81	15,415.32
Maryland Casualty Co. -----	949.87	178.60	1,200.43	911.83
Merchants' Casualty Co. -----	(72,357.61)	42,092.93	Combined	
North American Accident -----	810.14	nil	346.50	123.20
Norwich Union Fire Ins. Society Ltd. -----	1,648.78	329.63	1,295.37	660.76
Ocean Accident & Guarantee Cor- poration Ltd. -----	7,945.85	1,719.50	5,567.86	4,101.21
Protective Association of Canada	5,034.00	3,561.14	Combined	
Railway Passengers' Assurance Co.	2,064.94	908.89	1,291.75	588.48
Ridgely Protective Association ---	360.64	312.19	Combined	
Royal Exchange Assurance of Lon- don, England -----	731.25	122.86	717.63	680.39
The Travelers' Insurance Co. ----	8,083.13	1,884.29	-----	
Travelers' Indemnity -----	3,300.03	118.16	6,832.82	5,664.03
United States Fidelity & Guaranty Company -----	281.50	nil	245.00	57.15
Union Casualty Company -----	745.15	143.79	Combined	
Yorkshire Insur. Co., Ltd. -----	3,683.67	1,841.55	2,657.97	3,164.15
Totals -----	\$193,025.91	\$86,495.21	\$68,414.32	\$57,598.80

AUTOMOBILE INSURANCE

Company	Premiums	Losses
Alliance Assurance Co. Ltd. -----	\$ 1,563.23	\$ 447.76
British Empire Underwriters -----	739.75	nil
British Crown Assurance Corporation -----	5,158.34	1,383.29
Canada Accident Assurance Company -----	3,269.38	1,082.72
Canadian Surety Company -----	33.49	nil
Columbia Insurance Company -----	720.39	744.00
Dominion of Canada Guarantee & Accident ---	2,446.69	1,510.54
Dominion Gresham Guarantee & Casualty -----	261.81	nil
Employers' Liability Assurance Corporation ---	7,992.83	3,019.95
General Accident Insurance Co. -----	1,308.75	1,136.30
Glen Falls Insurance Co. -----	686.35	nil
Globe Indemnity Company -----	2,282.25	882.93
Guardian Insurance Company -----	4,883.95	2,234.78
Hartford Fire Insurance Company -----	98.70	nil
Home Insurance Company -----	4,090.90	2,782.74
Imperial Guarantee & Accident -----	2,082.24	1,878.90
Insurance Company of North America -----	1,760.88	234.62
London Guarantee & Accident -----	537.04	294.50
London & Lancashire Guarantee & Accident ---	1,279.24	58.55
Marine Insurance Company -----	5,356.60	2,477.90
Maryland Casualty Company -----	1,389.47	215.16
Merchants & Traders' Assurance Company ---	1,396.38	nil
Minnesota Underwriters -----	307.98	15.30
North American Accident Insurance Company ---	418.61	nil
Northwestern National Insurance Company ---	1,062.11	168.45
Northwestern Underwriters -----	98.75	365.00
Norwich Union Fire -----	3,482.21	1,488.50
Nova Scotia Fire Underwriters -----	4,098.59	3,443.55
Ocean Accident & Guarantee Corporation -----	6,321.84	5,667.40
Queen Insurance Company -----	1,746.27	484.60
Railway Passengers' Assurance Co. -----	4,177.22	2,218.85
Rochester Underwriters -----	2,120.96	nil
Royal Exchange Assurance Co. -----	5,452.33	698.81
Scottish Union & National Insurance Co. ---	114.25	nil
St. Paul Fire & Marine -----	8,751.27	3,895.80
St. Lawrence Underwriters -----	342.30	nil
Travelers' Indemnity Company -----	50.40	nil
Union Insurance Society of Canton -----	262.55	142.15
Union Casualty Company -----	207.25	nil
United States Fidelity & Guaranty -----	1,449.61	246.70
Yorkshire Insurance Company Ltd. -----	126.99	75.00
Totals -----	<u>\$89,930.15</u>	<u>\$39,294.75</u>

PLATE GLASS INSURANCE

Company	Premiums	Losses
Canada Accident Assurance Co. ----- \$	855.56 \$	148.09
Canadian Surety Company -----	159.04	112.64
Dominion of Canada Guarantee & Accident ---	5,659.52	2,338.75
Guardian Insurance Company -----	1,559.22	1,253.23
Imperial Guarantee & Accident -----	1,607.39	604.52
Lloyds Plate Glass Insurance Co. -----	2,089.44	1,518.52
London & Lancashire Guarantee & Accident ---	1,620.39	170.02
Maryland Casualty Company -----	1,357.74	736.26
Merchants & Traders' Assurance Company ---	2,161.11	2,056.95
National Plate Glass -----	1,251.39	964.22
National Provincial Plate Glass -----	2,360.88	1,145.74
New York Plate Glass Insurance Co. -----	2,194.25	731.90
North American Accident Insurance Co. -----	36.66	13.50
Norwich Union Fire Insurance Society -----	1,538.00	686.70
Ocean Accident & Guarantee Corporation -----	3,704.20	1,184.02
Railway Passengers' Assurance Co. -----	4,171.56	1,396.96
United States Fidelity & Guaranty -----	681.75	393.20
Yorkshire Insurance Company -----	854.21	596.82
	\$ 33,862.31	\$ 16,052.04

EMPLOYERS' LIABILITY INSURANCE

Company	Premiums	Losses
Alliance Assurance Company, Ltd. ----- \$	60.38 \$	54.00
Canada Accident Assurance Company -----	2,408.04	483.54
Dominion Gresham Guarantee & Casualty -----	84.95	nil
Employers' Liability Assurance Corporation ---	47,535.91	19,305.80
General Accident Assurance Company -----	7,366.75	4,714.62
Globe Indemnity Company -----	9,853.56	8,860.01
Guardian Accident & Guarantee Company -----	2,101.66	4,612.85
Imperial Guarantee & Accident Insurance Co. ---	415.50	nil
Law Union & Rock Insurance Company -----	nil	15.00
London Guarantee & Accident Insurance Co. ---	58,754.25	26,855.24
London & Lancashire Guarantee & Accident ---	171.92	500.00
Maryland Casualty Company -----	4,077.69	1,390.58
North American Accident Company -----	3,300.63	557.57
Norwich Union Fire Society -----	4,076.81	1,604.14
Ocean Accident & Guarantee Corporation -----	20,687.61	7,349.33
Railway Passengers' Assurance Company -----	34,438.88	11,363.09
Royal Exchange Assurance Company -----	1,878.83	30.00
Travelers' Insurance Company -----	203.75	8.75
U. S. Fidelity & Guaranty Company -----	1,778.43	1,332.15
Yorkshire Insurance Company -----	21,498.13	10,730.97
	\$220,693.68	\$99,767.64

GUARANTEE INSURANCE

Company	Premiums	Losses
Alliance Assurance Company, Ltd. -----	\$ 1,906.72	nil
Canada Accident Assurance Company -----	354.78	\$ 500.00
Canadian Surety Company -----	2,356.59	nil
Dominion of Canada Guarantee & Accident ---	3,273.60	2,399.95
Dominion Gresham Guarantee & Casualty ----	113.75	nil
Employers' Liability Assurance Corporation----	2,092.25	714.68
General Accident Insurance Company of Canada	61.85	nil
Guardian Insurance Company of Canada -----	2,932.64	450.00
Globe Indemnity Company -----	155.64	317.06
Guarantee Company of North America -----	1,885.76	nil
Imperial Guarantee & Accident -----	773.40	nil
London Guarantee & Accident -----	1,597.07	nil
London & Lancashire Guarantee & Accident----	764.38	nil
Maryland Casualty Company -----	1,741.47	1,000.00
National Surety Company -----	3,367.17	1,321.13
Ocean Accident & Guarantee Corporation ----	1,691.38	59.38
Railway Passengers' Assurance Co. -----	1,653.62	22.11
United States Fidelity & Guaranty -----	25,708.79	15,169.18
Union Casualty Company -----	311.75	nil
	<u>\$52,742.61</u>	<u>\$21,953.49</u>

TORNADO INSURANCE

Company	Premiums	Losses
Aetna Insurance Company -----	\$ 117.45	nil
Fidelity-Phoenix Fire Insurance Co. -----	44.00	nil
Firemen's Insurance Co. -----	1.20	\$ 18.90
Great American Insurance Company -----	.93	nil
Home Insurance Company -----	169.75	54.85
National Fire Insurance Co. of Hartford -----	14.00	nil
New York Underwriters' Agency -----	500.00	100.00
Northwestern Underwriters -----	63.50	nil
Nova Scotia Fire Underwriters -----	40.00	nil
Rochester Underwriters -----	304.45	nil
Scottish Union & National Insurance Co. -----	250.00	nil
Springfield Fire & Marine Insurance Co. -----	54.53	14.70
St. Paul Fire & Marine Insurance Co. -----	469.75	nil
	<u>\$ 2,029.56</u>	<u>\$ 188.45</u>

SPRINKLER LEAKAGE INSURANCE

Company	Premiums	Losses
Maryland Casualty Company -----	\$ 150.82	\$ 1,358.80
New York Underwriters' Agency -----	252.00	582.50
Scottish Union & National Insurance Co. -----	88.87	261.29
Springfield Fire & Marine Insurance Co. -----	23.42	nil
	<u>\$ 515.11</u>	<u>\$ 2,202.59</u>

INLAND MARINE AND TRANSPORTATION INSURANCE

Company	Premiums	Losses
Hartford Fire Insurance Co. -----	\$ 3,929.23	\$ 1,397.98
Merchants & Traders' Assurance Co. -----	55.47	nil
St. Paul Fire & Marine Insurance Co. -----	1,446.73	425.41
	<u>\$ 5,431.43</u>	<u>\$ 1,823.39</u>

BURGLARY INSURANCE

Company	Premiums	Losses
Canada Accident Assurance Company -----	\$ 40.00	nil
Canadian Surety Company -----	95.66	nil
Dominion of Canada Guarantee & Accident ----	156.70	nil
Dominion Gresham Guarantee & Casualty ----	183.00	\$ 64.00
Employers' Liability Assurance Corporation ---	15.36	nil
Globe Indemnity Company -----	23.50	nil
Guardian Insurance Company -----	44.50	nil
Maryland Casualty Company -----	131.52	136.62
Merchants & Traders' Assurance Company ---	25.00	nil
Ocean Accident & Guarantee Corporation -----	56.48	69.25
Railway Passengers' Assurance Co. -----	12.00	nil
United States Fidelity & Guaranty Co. -----	44.25	nil
	<u>\$ 827.97</u>	<u>\$ 269.87</u>

STEAM BOILER INSURANCE

Company	Premiums	Losses
Boiler Inspection & Insurance Company -----	\$ 2,279.68	nil
General Accident Insurance Company -----	1,161.78	\$ 355.90
Maryland Casualty Company -----	217.45	nil
	<u>\$ 3,658.91</u>	<u>\$ 355.90</u>

LIVE STOCK INSURANCE

Company	Premiums	Losses
General Animals' Insurance Company -----	\$ 10,736.27	\$ 387.14
Great North Insurance Company -----	14,563.50	5,217.00
Yorkshire Insurance Company -----	9,056.13	7,533.00
	<u>\$ 34,355.90</u>	<u>\$ 13,137.14</u>

EXPLOSION INSURANCE

Company	Premiums	Losses
Home Insurance Company -----	\$ 312.50	nil

INVESTMENTS OF LIFE INSURANCE COMPANIES IN ALBERTA AS AT DECEMBER 31, 1917.

Alberta-Saskatchewan Life Insurance Company -----	\$ 53,867.00
Canada Life Assurance Company -----	6,303,260.00
Continental Life Insurance Company -----	70,553.00
Crown Life Insurance Company -----	269,759.00
Confederation Life Association -----	489,100.00
Dominion Life Assurance Company -----	511,598.00
Equitable Life Assurance Company -----	1,327,524.00
Excelsior Life Insurance Company -----	1,169,066.00
Great West Life Assurance Company -----	2,456,555.00
Imperial Life Assurance Company -----	1,305,122.00
London & Lancashire Life & General Insurance Co. -----	238,904.00
London Life Assurance Company -----	379,945.00
Manufacturers' Life Insurance Company -----	3,260,978.00
Metropolitan Life Insurance Company -----	4,016,867.00
Mutual Life Insurance Company of Canada -----	1,138,232.00
Monarch Life Insurance Company -----	138,768.00
National Life Assurance Company -----	221,202.00
New York Life Insurance Company -----	102,135.00
North American Life Insurance Company -----	775,750.00
Northern Life Assurance Company of Canada -----	244,644.00
Policy Holders' Mutual Life Insurance Company -----	20,047.00
Prudential Insurance Company of America -----	415,051.00
Standard Life Assurance Company -----	587,377.00
Travelers' Insurance Company -----	96,500.00
Sovereign Life Insurance Company -----	85,030.00
Sun Life Assurance Company of Canada -----	1,023,814.00
Western Life Assurance Company -----	52,033.00
	<hr/>
	\$26,753 594.00

INSURANCE COMPANIES REGISTERED UNDER THE ALBERTA INSURANCE ACT AS AT JULY 1, 1919.

Name of Company.	Chief Agent or Attorney in Alberta.	Address.	Classes of Insurance.
Alberta-Saskatchewan Life Insurance Company -----	J. W. Glenwright -----	Edmonton -----	Life.
Atlas Assurance Company Ltd. of London, England -----	O. E. Tisdale -----	Calgary -----	Fire.
Aetna Insurance Company -----	Reginald Long -----	Calgary -----	Fire, Tornado and Auto.
Alliance Assurance Company Ltd. -----	Geo. L. Peet -----	Calgary -----	Fire, Accident, Hail, Sickness, & Guarantee, Auto, Burglary & Plate Glass.
Alliance Insurance Company of Philadelphia -----	E. J. Fewings -----	Medicine Hat -----	Fire.
American Insurance Company of Newark, N.J. -----	A. K. Henderson -----	Edmonton -----	Fire.
Acadia Fire Insurance Company -----	J. K. McDonald -----	Edmonton -----	Fire.
American Central Insurance Company -----	H. Milton Martin -----	Edmonton -----	Fire and Tornado.
Alberta Life and Accident Insurance Co. -----	J. C. C. Spence -----	Calgary -----	Accident and Sickness.
British Crown Hail Underwriters -----	Roy Maynard -----	Calgary -----	Hail.
Beaver Fire Insurance Company -----	H. H. Hyndman -----	Edmonton -----	Fire.
British America Assurance Company -----	G. S. Kirkpatrick -----	Edmonton -----	Fire and Hail.
British Colonial Fire Insurance Co. -----	L. A. Weber -----	Edmonton -----	Fire.
British North-Western Fire Insurance Co. -----	T. J. S. Skinner -----	Calgary -----	Fire.
Boiler Inspection and Insurance Company -----	R. L. Greene -----	Edmonton -----	Steam Boiler.
British Crown Assurance Corporation Ltd. -----	C. H. Dunham -----	Calgary -----	Fire and Automobile.
Boston Insurance Company -----	H. H. Motley -----	Calgary -----	Fire.
British Traders' Insurance Company Ltd. -----	Loughheed & Taylor -----	Calgary -----	Fire, Automobile, Hail and Tor- nado.
California Insurance Company -----	Seymour Muir -----	Calgary -----	Fire.
Canadian Surety Company -----	H. H. Hyndman -----	Edmonton -----	Guarantee, Plate Glass, Burglary and Automobile.
Canadian Fire Insurance Company -----	O. A. Davis -----	Calgary -----	Fire and Automobile.
Canada Life Assurance Company -----	R. A. Darker -----	Calgary -----	Life.
Canada Accident Assurance Company -----	DeBlois Thibaudau -----	Edmonton -----	Fire, Accident, Sickness, Plate Glass, Liability, Burglary, Guarantee and Automobile.
Continental Life Insurance Company -----	F. A. Ogilvie -----	Calgary -----	Life.
Crown Life Insurance Company -----	L. E. Wood -----	Edmonton -----	Life.

INSURANCE COMPANIES REGISTERED UNDER THE ALBERTA INSURANCE ACT AS AT JULY 1, 1919.—Continued.

Name of Company.	Chief Agent or Attorney in Alberta.	Address.	Classes of Insurance.
Canada National Fire Insurance Company	G. A. Holman	Calgary	Fire.
Confederation Life Association	John P. Ross	Calgary	Life.
Canadian Indemnity Company	A. W. Phelps	Calgary	Hail.
Capital Life Assurance Company of Canada	J. G. Turgeon	Edmonton	Life.
Columbia Insurance Company of N.J.	T. A. Hornibrook	Calgary	Automobile.
Car & General Insurance Corporation Ltd.	J. E. Brownlee	Calgary	Fire, Accident, Sickness, Automobile and Hail.
Caledonian Insurance Company	Andrew Whyte	Edmonton	Fire.
Commercial Union Assurance Company Ltd.	S. Muir	Calgary	Fire.
Connecticut Fire Insurance Company	H. B. MacDonald Co., Ltd.	Calgary	Fire and Hail.
Continental Insurance Company of New York	H. A. Benjamin	Calgary	Fire, Tornado and Hail.
Canada Security Assurance Company	E. M. Whitley	Calgary	Fire and Hail.
Continental Fire Insurance Company	H. B. MacDonald Co., Ltd.	Calgary	Fire.
Century Insurance Company Limited	E. H. Crandell	Calgary	Fire.
Dominion of Canada Guarantee & Accident Insurance Company	E. P. Withrow	Calgary	Accident, Sickness, Plate Glass, Guarantee and Fire.
Dominion Gresham Guarantee & Casualty Company	W. J. Chambers	Calgary	Guarantee, Accident, Sickness, Automobile and Burglary.
Dominion Fire Insurance Company	C. J. Campbell	Calgary	Fire and Hail.
Dominion Life Assurance Company	F. A. Hilliard	Edmonton	Life.
Employers' Liability Assurance Corporation Ltd.	S. E. Howarth	Calgary	Fire, Hail, Accident, Sickness, Employers' Liability, Automobile, Guarantee and Steam Boiler.
Eagle, Star & British Dominions Insurance Co., Ltd.	Roy Maynard	Calgary	Fire and Hail.
Equitable Fire & Marine Insurance Company	A. W. Allan	Calgary	Fire.
Equitable Life Assurance Society of U.S.	Thomas Marston	Calgary	Life.
Excess Insurance Company Ltd.	C. F. Adams	Calgary	Hail.

INSURANCE COMPANIES REGISTERED UNDER THE ALBERTA INSURANCE ACT AS AT JULY 1, 1919.—Continued.

Name of Company.	Chief Agent or Attorney in Alberta.	Address.	Classes of Insurance.
Federal Insurance Company	Jas. F. Quigley	Calgary	Hail.
Fidelity Phoenix Fire Insurance Co. of N. Y.	C. G. Searth	Edmonton	Fire, Tornado and Hail.
Farmers' Fire and Hail Insurance Company	M. P. Johnston	Calgary	Fire and Hail.
Firemen's Fund Insurance Company	H. H. Motley	Edmonton	Fire.
Fifty-Fifty Mutual Hail Insurance Society	Parker Reed	Didsbury	Hail.
Fire Insurance Company of Canada	Jas. O. Miller	Calgary	Fire.
Firemen's Insurance Company of Newark, N. J.	H. W. Ross	Edmonton	Fire and Tornado.
Fire Association of Philadelphia	W. F. Nelson	Lethbridge	Fire.
General Accident Assurance Company of Canada	Jas. O. Miller	Calgary	Accident, Sickness, Hail, Auto- mobile and Steam Boiler.
General Accident, Fire and Life Assurance Corpora- tion Ltd.	W. R. Hull, Grain Exchge	Calgary	Fire, Hail.
General Animals' Insurance Company of Canada	C. H. Dunham	Calgary	Live Stock, Plate Glass.
General Fire Insurance Company of Paris	G. H. Gowan	Edmonton	Fire.
Great American Insurance Company	H. W. Allen	Calgary	Fire, Hail, Tornado and Auto- mobile.
Globe Indemnity Company of Canada	W. A. Ackland	Calgary	Fire, Guarantee, Accident, Auto- mobile, Sickness, Burglary and Liability.
Glens Falls Insurance Company	C. H. Dunham	Calgary	Fire, Automobile, Tornado and Hail.
Globe & Rutgers Fire Insurance Company	C. A. Brine	Edmonton	Fire and Explosion.
Girard Fire and Marine Insurance Company	A. J. Clarke	Calgary	Fire.
Great West Life Assurance Company	Chas. P. McQueen	Calgary	Life.
Guardian Assurance Company, Limited	T. J. S. Skinner Co.	Calgary	Fire.
Guardian Insurance Company of Canada	George H. Ross	Calgary	Accident, Sickness, Plate Glass, Guarantee, Burglary and Auto- mobile.
Guarantee Company of North America	F. W. Mapson & Company	Calgary	Fidelity and Surety.
Great North Insurance Company	W. J. Walker	Calgary	Fire, Hail and Live Stock.
German Mutual Fire Insurance Company	S. H. Reist	Wetaskiwin	Mutual Fire.

INSURANCE COMPANIES REGISTERED UNDER THE ALBERTA INSURANCE ACT AS AT JULY 1, 1919.—Continued.

Name of Company.	Chief Agent or Attorney in Alberta.	Address.	Classes of Insurance.
Hartford Fire Insurance Company	G. F. Tull	Calgary	Automobile, Hail, Fire, Tornado, Sprinkler Leakage. Inland Transportation.
Hudson Bay Insurance Company	Arthur Huddell	Calgary	Fire.
Home Insurance Company	Robert Mays	Edmonton	Fire, Automobile, Tornado, Sprinkler Leakage, Hail. Life.
Imperial Life Assurance Company of Canada	Wm. Ardern	Calgary	
Imperial Guarantee and Accident Insurance Co. of Canada	J. McAllister	Calgary	Accident, Guarantee, Plate Glass, Sickness and Automobile.
Insurance Company of State of Pennsylvania	C. H. Dunham	Calgary	Fire and Tornado.
Imperial Underwriters' Corporation of Canada	Chauvin & Allsopp	Edmonton	Fire.
Insurance Company of North America	G. L. Peet	Edmonton	Fire and Automobile
London Life Insurance Company	E. C. Emery	Edmonton	Life.
Law Union and Rock Insurance Company, Ltd.	Chas. G. Scarth	Edmonton	Fire, Accident and Sickness.
London Mutual Fire Insurance Company of Canada	J. F. Quigley	Calgary	Fire.
London Assurance Corporation			Fire.
Liverpool & London & Globe Insurance Company, Ltd.	S. S. Patchell	Calgary	Fire.
London & Lancashire Fire Insurance Co., Ltd.	G. S. Kirkpatrick	Edmonton	Fire and Inland Marine.
Liverpool-Manitoba Assurance Company	S. S. Patchell	Calgary	Fire.
London & Lancashire Guarantee and Accident Insur- ance Company	G. S. Kirkpatrick	Edmonton	Accident, Sickness, Automobile, Guarantee and Plate Glass
Lloyds' Plate Glass Insurance Company of New York	Hornibrook, Whittmore & Allan	Calgary	Plate Glass.
London Guarantee & Accident Insurance Company, Ltd.	G. W. Robinson	Edmonton	Guarantee, Sickness, Accident, Fire and Burglary.
Loyal Protective Insurance Company	John Banks	Calgary	Accident and Health.
London & Lancashire Life and General Assurance Association Ltd.	G. W. Clarke	Calgary	Life.
Lacombe Farmers' Mutual Fire Insurance Co.	John McKenty	Lacombe	Fire.

INSURANCE COMPANIES REGISTERED UNDER THE ALBERTA INSURANCE ACT AS AT JULY 1, 1919.—Continued.

Name of Company.	Chief Agent or Attorney in Alberta.	Address.	Classes of Insurance.
Merchants and Traders' Assurance Company	C. H. Dunham	Calgary	Plate Glass, Inland Transportation, Burglary and Automobile.
Monarch Life Assurance Company	H. S. Ellis	Calgary	Life.
Manufacturers' Life Insurance Company	R. W. McClung	Edmonton	Life.
Metropolitan Life Insurance Company	J. B. Edgett	Edmonton	Life.
Merchants' Fire Assurance Corp. of New York	J. J. Mason	Calgary	Hail.
Mercantile Fire Insurance Company	T. N. Bowden	Edmonton	Fire and Tornado.
Maryland Casualty Company	Nelson C. Legge	Edmonton	Accident, Sickness, Plate Glass, Burglary, Guarantee, Sprinkler Leakage, Steam Boiler.
Maryland Assurance Corporation	Nelson C. Legge	Edmonton	Accident and Sickness.
Mount Royal Assurance Company	G. H. Gowan	Calgary	Fire.
Mutual Life Assurance Company of Canada	G. J. A. Reany	Edmonton	Life.
Mutual Life Insurance Company of New York	S. A. G. Barnes	Edmonton	Life.
Merchants' Casualty Company	W. Lee Smith	Calgary	Personal Accident. Sickness.
Marine Insurance Company of London, England	C. H. Dunham	Calgary	Inland Marine, Inland Transportation, Automobile.
Milk River Mutual Fire Insurance Company	Paul Madge	Milk River	Mutual Fire.
Millers' National Insurance Company	E. E. Chauvin	Edmonton	Fire.
National Plate Glass Insurance Company	C. J. Campbell	Calgary	Plate Glass.
North American Accident Insurance Company	DeBlois Thibaudeau	Edmonton	Accident, Sickness, Plate Glass, Burglary and Automobile.
North-Western National Insurance Company	F. R. Brason	Calgary	Fire, Tornado, Storm, Cyclone and Automobile.
National Ben Franklin Fire Insurance Company of Pittsburg	C. H. Campbell	Calgary	Fire and Automobile.
National Fire of Paris	H. Milton Martin	Edmonton	Fire.
North British and Mercantile Insurance Co.	James McGeorge	Edmonton	Fire.
New Jersey Insurance Co.	C. J. Campbell	Calgary	Fire and Automobile.
New York Life Insurance Company	Milton Mason	Calgary	Life.

INSURANCE COMPANIES REGISTERED UNDER THE ALBERTA INSURANCE ACT AS AT JULY 1, 1919.—Continued.

Name of Company.	Chief Agent or Attorney in Alberta.	Address.	Classes of Insurance.
New Hampshire Fire Insurance Company	H. H. Motley	Calgary	Fire.
Norwich Union Fire Insurance Society, Ltd.	Northern Investment Co.	Edmonton	Fire, Accident, Sickness, Plate Glass, Liability and Auto- mobile.
Northern Assurance Company, Limited	Jas. McGeorge	Edmonton	Fire.
Newark Fire Insurance Company	Arthur Huddell	Calgary	Fire and Automobile.
National Surety Company of New York	Hornbrook, Whittemore & Allan	Calgary	Surety Bonding and Guarantee.
North American Assurance Company of Canada	F. C. Walls	Edmonton	Life.
Northern Life Assurance Company of Canada	R. Sangster	Calgary	Life.
National Life Assurance Company of Canada	W. H. McLaws	Calgary	Life.
North-West Fire Insurance Company	O. E. Tisdale	Calgary	Fire.
National Fire Insurance Company of Hartford	Wilkin, Hunt & Kilburn	Edmonton	Fire, Tornado, Inland Trans- portation, Sprinkler Leakage.
National Provincial Plate Glass and General Insur- ance Company, Limited, of London	Hornbrook, Whittemore & Allan	Calgary	Plate Glass.
New York Plate Glass Insurance Company	Gen. Administration Soc.	Edmonton	Plate Glass.
North Empire Fire Insurance Company	Northern Investment Co.	Edmonton	Fire.
Niagara Fire Insurance Company	C. E. McManus	Edmonton	Fire.
Occidental Fire Insurance Company	Whyte & Company	Edmonton	Fire.
Ocean Accident and Guarantee Corporation, Ltd.	H. B. Hickman	Calgary	Accident, Sickness, Plate Glass, Guarantee, Fire, Automobile and Burglary.
Phoenix Assurance Co., Ltd., of London	J. K. McDonald	Edmonton	Fire and Life.
Palatine Insurance Company, Limited	S. Muir	Calgary	Fire.
Phoenix Insurance Company of Hartford	Northern Investment Co.	Edmonton	Fire.
Phenix Fire Insurance Company of Paris	Robert Muir	Edmonton	Fire.
Prudential Insurance Company of America	W. C. Bowden, Dominion Bank Building	Edmonton	Fire.
Providence Washington Insurance Company	H. H. Motley	Calgary	Life.
		Calgary	Fire and Automobile.

INSURANCE COMPANIES REGISTERED UNDER THE ALBERTA INSURANCE ACT AS AT JULY 1, 1919.—Continued.

Name of Company.	Chief Agent or Attorney in Alberta.	Address.	Classes of Insurance.
Pacific Coast Fire Insurance Company	E. H. Grandell	Calgary	Fire.
Provincial Insurance Company (of England) Ltd.	G. E. H. Smith	Edmonton	Fire.
Protective Association of Canada	A. H. Church 10916-72 Ave.	Strathcona	Accident and Sickness.
Policy Holders' Mutual Life Insurance Company	W. E. Chadsey	Edmonton	Life.
Quebec Fire Assurance Company	Allan, Killam, McKay Al- berta Limited	Edmonton	Fire.
Queen Insurance Company of America	Arthur Huddell	Calgary	Inland Transportation, Fire and Automobile.
Queensland Insurance Company, Ltd.	C. R. Tufford	Edmonton	Fire.
Railway Passengers' Assurance Company	P. H. Grant	Edmonton	Accident, Sickness, Guarantee, Motor Car, Plate Glass, Em- ployers' Liability.
Royal Insurance Company, Limited	Arthur Huddell	Calgary	Fire and Life.
Ridgley Protective Association	Jno. Eckson	Calgary	Accident and Health.
Royal Exchange Assurance Company	Geo. H. Gowan	Edmonton	Fire, Automobile, Accident, Sick- ness, Employers' Liability.
Retail Lumbermen's Mutual Fire Insurance Co.	Ed. W. Stacey	Medicine Hat	Fire Insurance on Lumber Yards only.
Saskatchewan Life Insurance Company		Edmonton	Life.
Standard Life Assurance Co. of Edinburgh, Scotland	R. S. Cook	Edmonton	Life.
Sun Life Assurance Company of Canada	A. McTeer	Calgary	Life.
Sovereign Life Assurance Company of Canada	A. G. Harris	Calgary	Life.
St. Paul Fire and Marine Insurance Company	E. E. Chauvin	Edmonton	Fire, Tornado, Automobile, In- land Transportation.
Sun Insurance Office	R. L. Greene	Edmonton	Fire.
Scottish Union and National Insurance Company	G. R. Peet	Calgary	Fire and Tornado.
Springfield Fire and Marine Insurance Company	E. E. Chauvin	Edmonton	Fire, Tornado and Sprinkler Leakage.

INSURANCE COMPANIES REGISTERED UNDER THE ALBERTA INSURANCE ACT AS AT JULY 1, 1919.—Continued.

Name of Company.	Chief Agent or Attorney in Alberta.	Address.	Classes of Insurance.
Scottish Metropolitan Assurance Company, Ltd. -----	Lougheed & Taylor -----	Calgary -----	Accident, Sickness, Guarantee and Automobile.
Stuyvesant Insurance Co. of New York -----	C. J. Campbell -----	Calgary -----	Fire.
Travellers' Insurance Company -----	Frank H. Whitney -----	Calgary -----	Life and Accident.
Travellers' Indemnity Company -----	Frank H. Whitney -----	Calgary -----	Accident, Sickness, Steam Boiler, Automobile, Burglary and Plate Glass.
Union Casualty Company -----	Thos. McWhirter -----	Edmonton -----	Accident, Sickness, Guarantee Automobile, Fire, Plate Glass, Marine, Theft, Boiler and In- land Transportation.
United States Fidelity & Guarantee Company -----	Hal. E. Middleton -----	Calgary -----	Guarantee, Accident, Sickness, Plate Glass, Burglary and Automobile.
Union Insurance Society of Canton, Ltd. -----	C. H. Dunham -----	Calgary -----	Fire, Automobile and Hail.
Union Assurance Society, Limited -----	Chas. J. Scarth -----	Edmonton -----	Fire.
Union (of Paris) Fire Insurance Company, Ltd. -----	Northern Investment Co. -----	Edmonton -----	Fire.
United Assurance Company of Canada, Limited -----	H. B. McDonald -----	Calgary -----	Hail.
Vulcan Fire Insurance Company of Oakland -----	E. C. Crandell -----	Calgary -----	Fire.
Western Assurance Company -----	E. D. Adams of Lott Co. -----	Calgary -----	Fire, Inland Transportation, In- land Marine, Lightning, Torn- ado, Automobile and Explo- sion.
Westchester Fire Insurance Company of N.Y. -----	Whitley & Redding -----	Calgary -----	Fire and Hail.
Western Empire Life Assurance Company -----	F. D. Byers -----	Edmonton -----	Life.
Western Life Assurance Company -----	J. G. Kelly, Tegler Blk. -----	Edmonton -----	Life.
Wawanesa Mutual Fire Insurance Company -----	W. S. Mooney -----	Edmonton -----	Mutual Fire.
Western Mutual Fire Insurance Company -----	Parker R. Reed -----	Didsbury -----	Mutual Fire.

INSURANCE COMPANIES REGISTERED UNDER THE ALBERTA INSURANCE ACT AS AT JULY 1, 1919.—Continued.

Name of Company.	Chief Agent or Attorney in Alberta.	Address.	Classes of Insurance.
Western Mutual Life Association -----	Malcolm Thompson -----	Edmonton -----	Assessment, Life.
Western Casualty Company -----	W. H. Bayliss -----	Calgary -----	Accident and Sickness.
Yorkshire Insurance Company -----	Hornibrook, Whittemore & Allan -----	Calgary -----	Fire, Accident, Live Stock, Em- ployers' Liability, Sickness, Plate Glass and Automobile.

LIST OF UNDERWRITERS' AGENCIES REGISTERED UNDER THE ALBERTA INSURANCE ACT AS AT JULY 1, 1919.

Name of Underwriter.	Chief Agent or Attorney in Alberta.	Address.	Classes of Insurance.
Britannic Underwriters of the Employers' Liability Assurance Corporation, Limited	S. E. Howarth	Calgary	Fire.
British Empire Underwriters of the British America Assurance Company	Chauvin, Allsopp Co.	Edmonton	Fire and Auto.
British and Canadian Underwriters of the Norwich Union Fire Insurance Society, Ltd. of Norwich.	Blackett & Henderson	Calgary	Fire.
Delaware Underwriters of the Westchester Fire In- surance Company	H. W. Allen	Calgary	Fire.
Firemen's Underwriters of the Firemen's Insurance Company of Newark, N.J.	Chas. A. Hyndman	Edmonton	Fire and Tornado.
Fidelity (Fire) Underwriters of the Continental In- surance Company and the Phoenix Fire Insur- ance Company	Chas. A. Hyndman	Edmonton	Fire.
London Underwriters of the London Assurance Cor- poration			Fire.
Minnesota Underwriters of St. Paul Fire and Marine Insurance Company	E. E. Chauvin	Edmonton	Fire, Automobile, Inland Trans- portation and Tornado.
Mercantile Fire and Marine Underwriters of the American Central Insurance Company	R. L. Greene	Edmonton	Fire, Lightning and Tornado.
New York Underwriters of the Hartford Fire Insur- ance Company	C. J. Scarth	Edmonton	Fire, Storm, Cyclone, Inland Transportation, Sprinkler Leakage and Explosion.
Nova Scotia Fire Underwriters of the Home Assur- ance Company	J. O. Miller Insurance Agency	Calgary	Fire, Hail, Automobile and Windstorm.
North-Western Underwriters' Agency of the North- Western National Insurance Company	C. J. Campbell	Calgary	Fire, Automobile and Tornado.

LIST OF UNDERWRITERS' AGENCIES REGISTERED UNDER THE ALBERTA INSURANCE ACT AS AT JULY 1, 1919.—Continued.

Name of Underwriter.	Chief Agent or Attorney in Alberta.	Address.	Classes of Insurance.
Protector Underwriters of the Phoenix Insurance Company of Hartford -----	G. F. Tull -----	Calgary -----	Fire.
Rochester Underwriters of the German-American In- surance Company of New York -----	Hornbrook, Whittemore & Allan -----	Calgary -----	Fire, Hail, Tornado and Auto- mobile.
Scottish and Canadian Underwriters of the General Accident, Fire and Life Assurance Corporation Limited -----	Hornbrook, Whittemore & Allan -----	Calgary -----	Fire.
St. Lawrence Underwriters' Agency of the Western Assurance Company -----	Hornbrook, Whittemore & Allan -----	Calgary -----	Fire and Automobile.
Winnipeg Fire Underwriters of the Home Insurance Company -----	Jas. O. Miller Insurance Company -----	Calgary -----	Fire and Hail.
Western Underwriters of the Canada Security Assur- ance Company -----	E. M. Whitley -----	Calgary -----	Hail.
Standard Underwriters of Paris -----	J. S. Sutcliffe -----	Edmonton -----	Fire.
Sterling Fire Underwriters -----	Weber Bros. -----	Edmonton -----	Fire.

